

CENTRALNA BANKA
BOSNE I HERCEGOVINE



ЦЕНТРАЛНА БАНКА
БОСНЕ И ХЕРЦЕГОВИНЕ



Centralna banka
BOSNE I HERCEGOVINE
Централна банка
БОСНЕ И ХЕРЦЕГОВИНЕ

Monthly Economic Survey APRIL 2022

CENTRAL BANK OF BOSNIA AND HERZEGOVINA
OFFICE OF CHIEF ECONOMIST

MONTHLY ECONOMIC SURVEY
APRIL 2022

SUMMARY

INTRODUCTION

| | |
|--|----|
| G01: Consolidated Eurosystem Balance Sheet, Assets | 5 |
| G02: Annual Change of Average Consumer Prices in Selected Countries | 5 |
| G03: Contribution to Annual Changes of Average Consumer Prices | 5 |
| G04: Annual Change of Industrial Turnover and Industrial Production Volume | 6 |
| G05: Retail Sale Turnover | 6 |
| G06: Annual Rates of Growth/Decline of Exports by the Main Product Groups | 6 |
| G07: Annual Rates of Growth/Decline of Imports by the Main Product Groups | 7 |
| G08: The Main Trade Partners of BH, I-IV months 2022 | 7 |
| G09: Monthly Deposit Growth Rates | 7 |
| G10: Liabilities and Deposits of the General Government with Commercial Banks, Monthly Changes | 8 |
| G11: Issue of Five-year Bonds of Republika Srpska | 8 |
| G12: Monthly Loans Growth Rate | 8 |
| G13: The CBBH Foreign Exchange Reserves | 9 |
| G14: Reserve Money and Monetary Multiplication | 9 |
| G15: Reserves Account and Implicit Rate of RR | 9 |
| G16: Monthly Changes of Indirect Taxes | 10 |
| G17: Revenues from VAT | 10 |
| G18: Global Stocks Market | 10 |

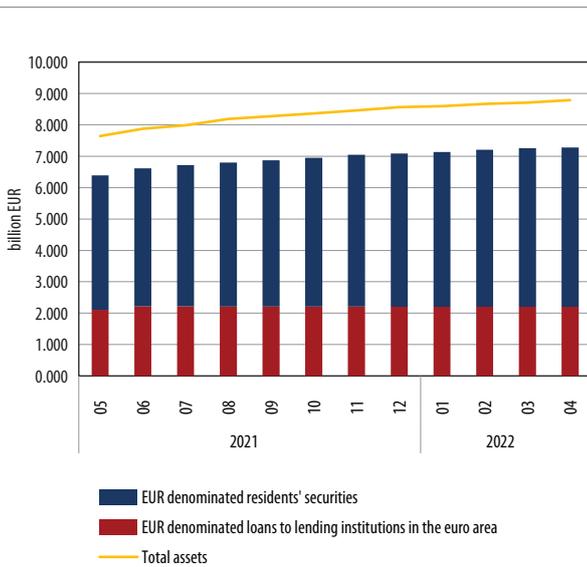
Editors:

- Elma Hasanović, M. Sc.
- Emina Milišić, M. Sc.

SUMMARY

Based on the assessment of inflation trends, the ECB announced a complete cessation of securities purchases and a rise in key interest rates for the third quarter (Graph 1). In April, the strong inflationary pressure on the level of consumer prices caused by the growth of prices on the world markets of energy, food and production materials continued (Graph 2). In this regard, the accelerated growth of average annual consumer prices in BH continued in April (Graph 3). In April, all areas of industrial production recorded moderate growth, and the most pronounced annual growth was recorded in the production and distribution of electricity and gas (Graph 4). At the annual level, retail trade turnover increased significantly not only nominally but also in real terms, with the largest growth recorded in retail trade of non-food products and motor fuels (Graph 5). The largest contribution to the high annual growth rate of exports was made by the growth of prices of the main export groups of products, with significant volume growth in exports (Graph 6). At the same time, the significant growth in the value of imports was mostly influenced by the growth in the prices of mineral products (Graph 7). Due to the faster growth of exports than imports, a high degree of coverage of imports with exports is maintained in BH's trade with major trading partners (Graph 8). The outflow of deposits from banks was stopped in April, but a significant decrease in deposits of non-financial private companies is still observed (Graph 9). General government liabilities to banks did not change on a monthly basis, and their deposits also increased only slightly (Graph 10). In the primary RS bond market, yields to maturity rates increased slightly (Graph 11). Growth rates of loans to households and non-financial private companies remained the same as in previous months (Graph 12). After the successful restructuring of two BH banks, the demand for foreign currency decreased in April, while foreign exchange reserves remained at the level of the previous month (Graph 13). The decline in reserve money recorded in March was halted in April, and the monetary multipliers M1 and M2 did not record significant oscillations (Graph 14). Liquidity of BH banks is still high, although compared to the beginning of the year, the required reserve and the surplus above the required reserve decreased (Graph 15). In April, there was a monthly decline in the net collection of revenues from indirect taxes, primarily due to strong growth in tax refunds (Graph 16). The growth of the general level of prices, both domestic and foreign, as well as the growth of imports, maintains the growth of VAT revenues, which are still at a significantly higher level compared to last year (Graph 17). Rising interest rates of some leading central banks continue to strongly influence the decline of European and other world stock market indices (Graph 18).

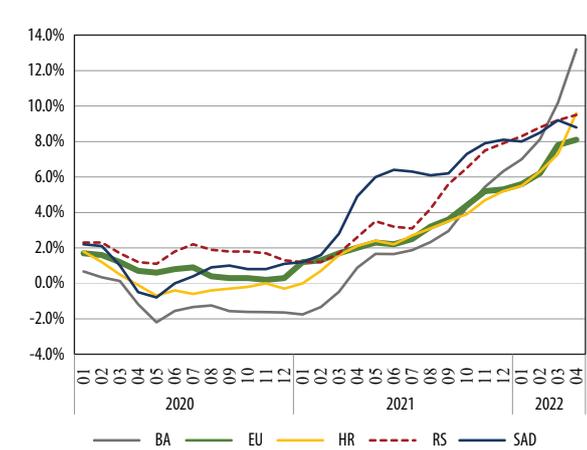
G01: Consolidated Eurosystem Balance Sheet, Assets



Source: ECB

On the basis of estimated inflation outlooks, during the first quarter, the ECB revised downwards the pace of asset purchase programme (APP) for the following months. The growth of money supply in the euro area was recorded in April 2022, but the pace was quite moderate, as it was announced. During April, the ECB did not increase its reference interest rates. If expectations are confirmed that medium term inflation outlooks will not weaken, net purchases within APP will be completely terminated in the third quarter, after which, a gradual increase of reference interest rates of the ECB is expected as early as in the beginning of the third quarter (increases of the rate in July and September).

G02: Annual Change of Average Consumer Prices in Selected Countries

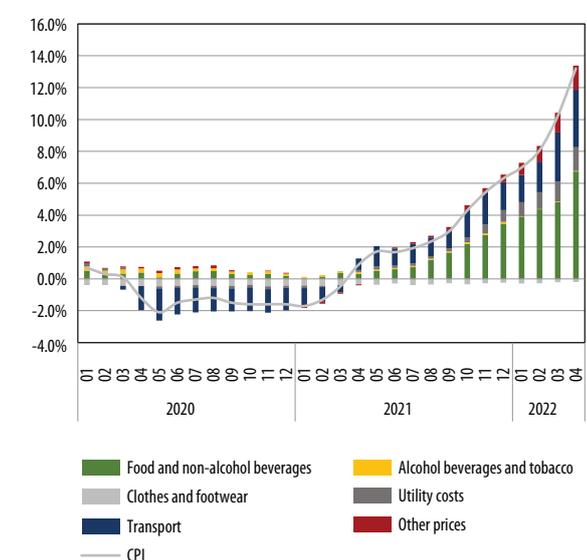


Source: Eurostat

In April, a strong global inflation pressure on consumer price level continued. The war in Ukraine brought about negative changes in global markets of energy, food and production materials, while supply chains are additionally strained. Due to the important roles of Russia and Ukraine in supply of agricultural raw materials, pressures on the growth of prices of food raw materials in the global market additionally increased in April.

The growth of average consumer prices in the EU in April amounted to 8.1% at the annual level, which is significantly higher than the target inflation level. According to individual spending classification, the April food prices in the EU recorded an annual growth of 8.9%. The growth of consumer prices was even stronger in the USA, this being the reason for the FED to raise the reference interest rate again by 50 basis points in May.

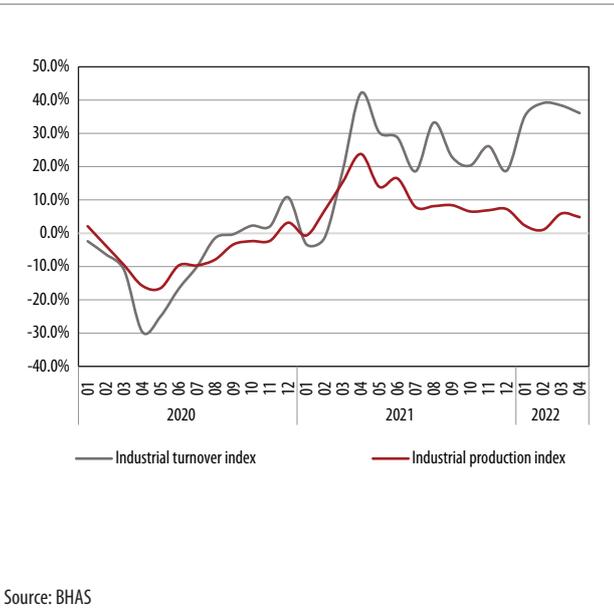
G03: Contribution to Annual Changes of Average Consumer Prices



Source: BHAS

An accelerated growth of average consumer prices at the annual level was continued in April, mainly due to a significant growth of the prices of food, energy and raw materials in international market, as a consequence of the war in Ukraine. The consumer price growth was under a predominating impact of the prices of transport and food, which in the end of April recorded an annual growth of 28.8% and 20.6%, respectively. On the other hand, clothes and footwear were on a continuing price decreasing trend. Observing the period of the first four months of 2022, the inflation was 9.6% compared to the same period of the previous year. In the period ahead, continued inflation pressures can be expected, particularly due to the growth of prices of manufacturing industry in the local market, recording an annual growth of 14.7% in the first four months of the current year.

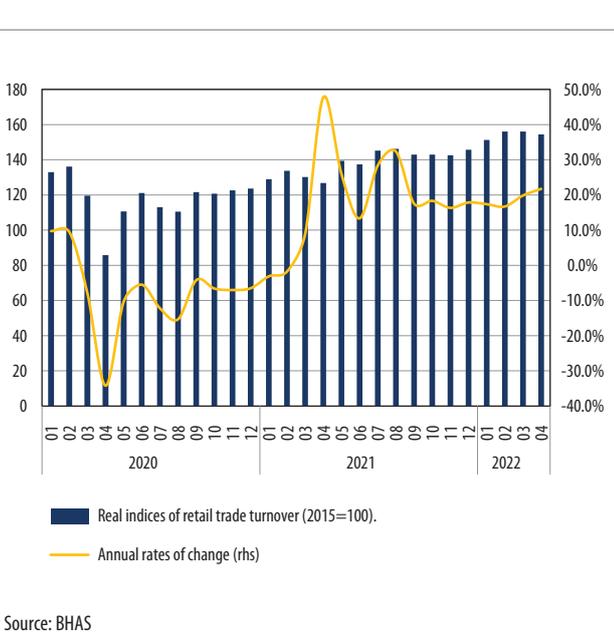
G04: Annual Change of Industrial Turnover and Industrial Production Volume



Industrial turnover index shows that the value of industrial turnover followed a growth trend as industrial production index, but since the beginning of the current year, the price effect on faster growth of turnover than industrial production was obvious. The total sale in the domestic market in first four months of this year saw annual growth of 43.3%, while sale in foreign markets increased by 40.8%.

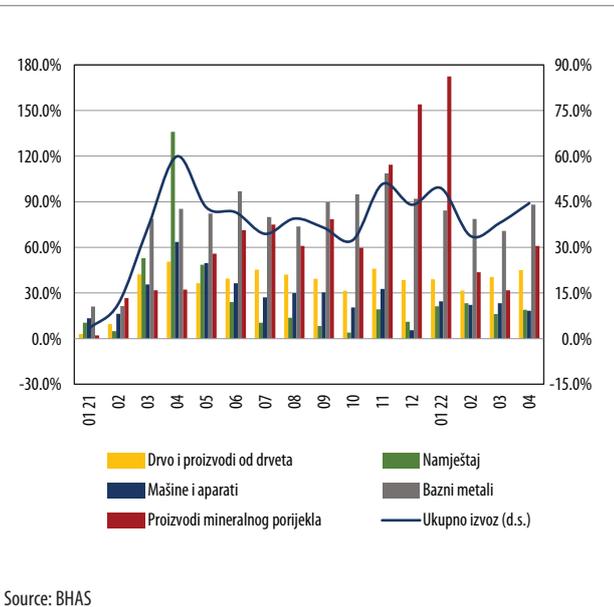
Observed by industrial areas, in the end of April, all areas of industrial production volume recorded a moderate growth, with the strongest growth at the annual level recorded in the activity of production and distribution of electric energy and gas, amounting to 6.42%.

G05: Retail Sale Turnover



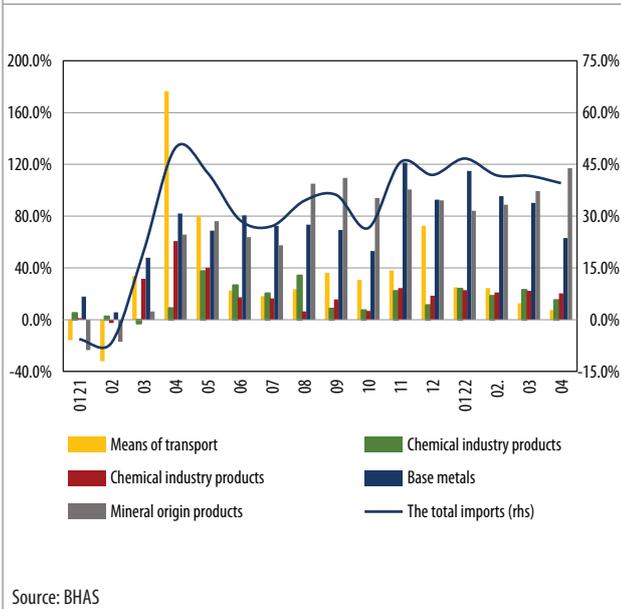
In April, real index of retail sale turnover increased by 21.7% compared to the same month of the previous year. The strongest effect on the growth of the total turnover was recorded in the activity of retail trade in non-food products where the annual growth of 28.5% was seen. Also, annual growth of the total trade was recorded in the activities of retail trade in food products (10.1%) and retail trade in motor fuels (23.2%). Observing the period of the first four months of the current year, real index of retail trade turnover increased by 18.9% compared to the same period of the previous year.

G06: Annual Rates of Growth/Decline of Exports by the Main Product Groups



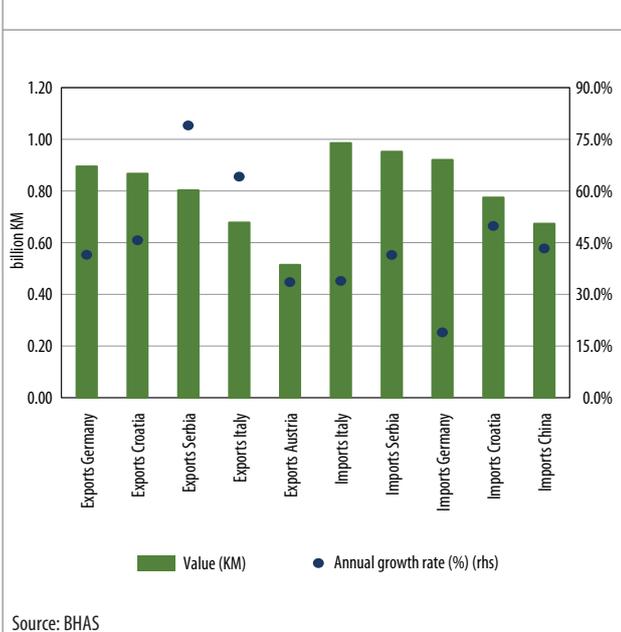
In April 2022, an exceptionally high annual growth rate of export value was recorded, which cannot be related to low values from the previous year. In April of this year, exports reached the record high amount of KM 1.61 billion, which represents an annual growth of 44.5%. The highest contribution to high annual growth rate of exports came from the growth of prices of the main export groups of products, but a significant quantity growth of exports was also realized. The highest annual growth rate of the export value in April was reached in exports of base metals (88.1%), while the largest part was related to the growth of value of exports of aluminium and aluminium products. A considerable annual growth of export value was recorded for mineral origin products (60.9%) and wood and wood products (45.0%).

G07: Annual Rates of Growth/Decline of Imports by the Main Product Groups



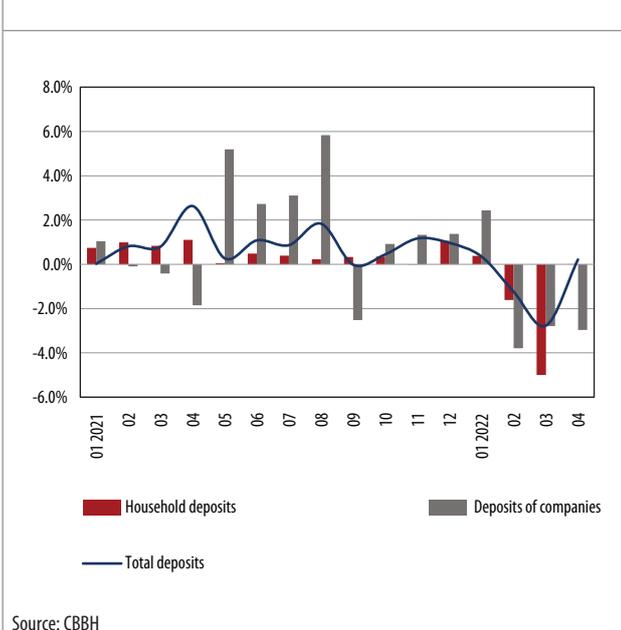
In April of this year, imports reached the amount of KM 2.37 billion, which represents an annual growth of 39.6%. The same as with exports of goods, a considerable part of this growth can be attributed to price effect, due to the growth of energy prices and delays in global supply chains. The highest annual growth of value in April was recorded in imports of mineral origin products (117.0%), which is only the consequence of the growth of energy prices in the global market. Other most significant import groups of products recorded an annual growth of import value in April: base metals (63.1%), machines and appliances (20.2%) and chemical industry products (15.0%).

G08: The Main Trade Partners of BH, I-IV months 2022



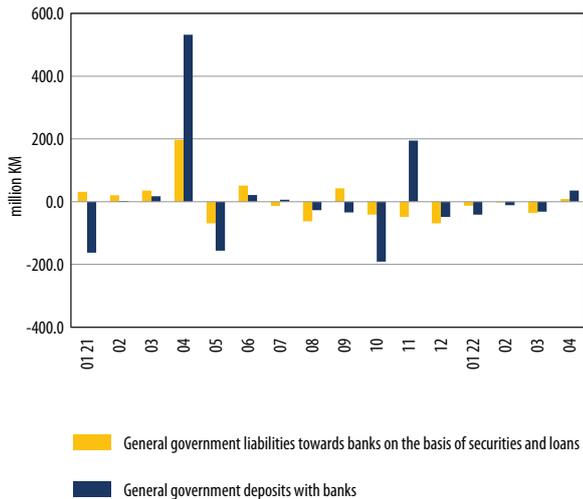
The main trade partners of BH in the first four months of this year were the EU countries with which 73.8% of the total export value was realised (KM 4.36 billion) and 56.4% of import value (KM 4.89 billion). Coverage of imports by exports for this group of countries amounted to 89.2%. Observed by countries, in the first four months, BH exported most goods to Germany (KM 895.5 million), Croatia (KM 867.1 million) and Serbia (KM 803.2 million). On the other hand, over the observed period, most goods were imported from Italy (KM 986.0 million), Serbia (KM 952.4 million) and Germany (KM 920.2 million).

G09: Monthly Deposit Growth Rates



The outflow of deposit potential which started in the end of February and was continued during March was stopped in April. The household sector during April ceased withdrawing of deposits from banks while the deposit balance in April remained unchanged compared to March. On the other hand, decrease of deposits of non-financial companies continued, which might influence the investment activity of some companies from real sector. The total deposit balance in April was at the level of that from March, while total deposits were lower by 3.8% compared to January.

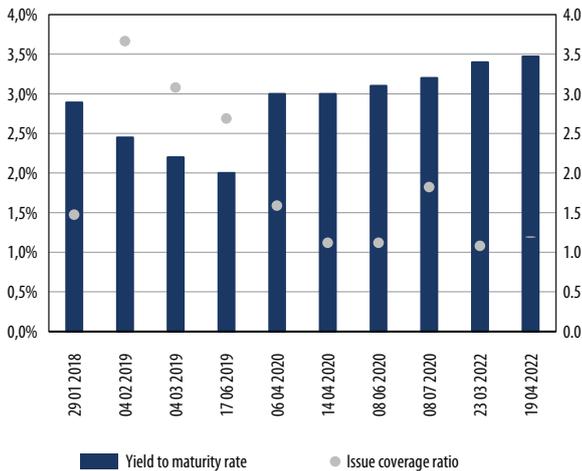
G10: Liabilities and Deposits of the General Government with Commercial Banks, Monthly Changes



Source: CBBH

In April, government sector deposits were slightly increased at the monthly level, while debts of government sector with commercial banks remained at almost the same level. In the end of April, the total liabilities of the general government sector towards commercial banks amounted to KM 3.04 billion, which is an annual decline of KM 251.8 million or 7.6%. The banking sector exposure to the general government sector in the end of April was 8.5% of the total banking sector assets.

G11: Issue of Five-year Bonds of Republika Srpska

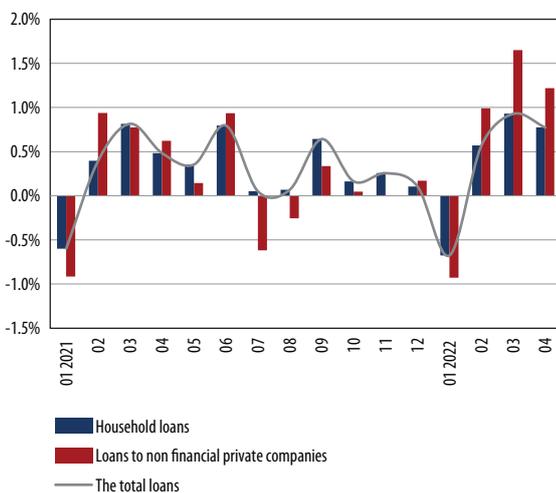


Source: BHAS

Note: Issues at the foreign markets are not included into survey of the five year bonds issues.

In the April issue of five-year bonds of the Republic of Srpska, the gradual growth of the yield to maturity rate continued. Demand for this issue exceeded supply, and the issue was sold at a slight discount. Five-year bonds were issued at a coupon interest rate of 3.4%, and investors bought them at a rate of 3.47%. This was the fourth bond issue of Republika Srpska this year, and two more are planned in the first half of the year. According to the calendar of auctions of the Federation of Bosnia and Herzegovina, 4 issues with a nominal value of KM 160 million are planned for June, which will be the first issues of this BH entity since June last year.

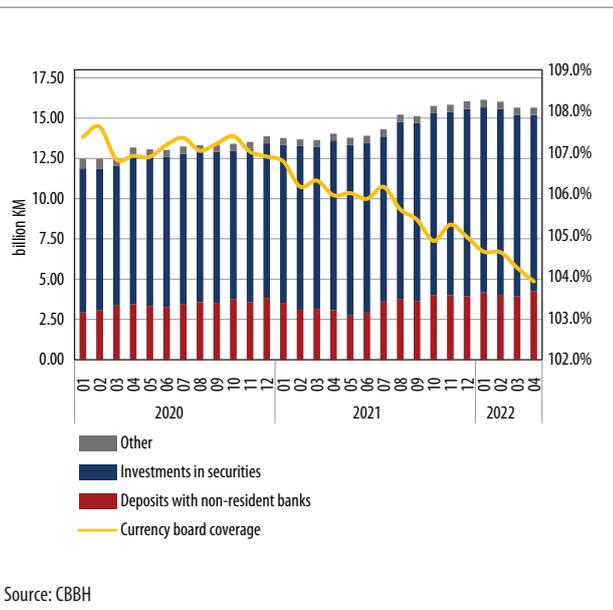
G12: Monthly Loans Growth Rate



Source: CBBH

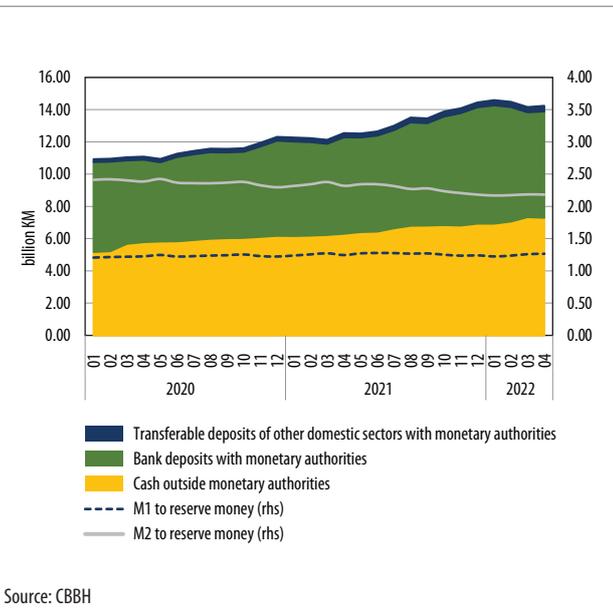
An analysis of loans by sector shows that most sectors, except the two largest, recorded a negative credit growth rate in April. Previous outflows of deposits and temporary distrust in some banks did not negatively affect credit dynamics. April's monthly credit growth in the household and non-financial corporate sector is at the level of the previous two months. Monthly credit growth rates above pre-pandemic ones could be caused by credit demand and high inflation, which derogates the real interest rate and real debt value.

G13: The CBBH Foreign Exchange Reserves



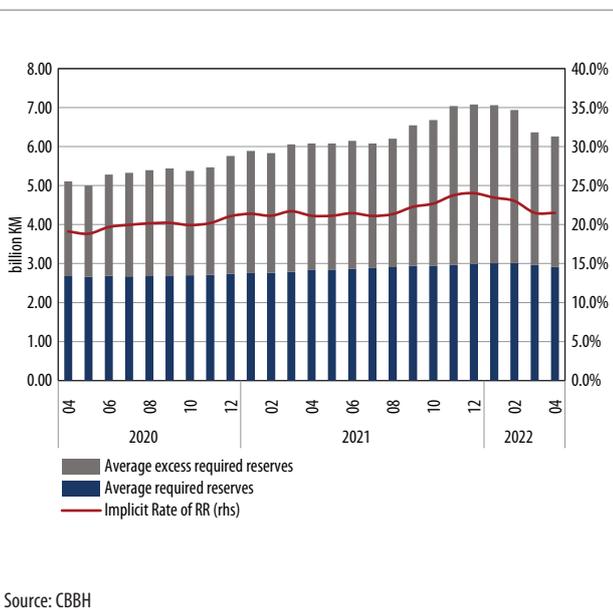
Compared to the previous month, during April 2022, the foreign exchange reserves did not record more important oscillations and the foreign exchange reserves amounted to KM 15.85 billion by the end of the fourth months. Compared to the end of 2021, foreign exchange reserves were reduced by KM 394 million, which is a result of uncertainty that arose with Russian-owned banks and the subsequent strong withdrawal of deposits from these banks and the rest of the banking sector. After the successful process of restructuring Russian-owned banks, further outflows of deposits were halted. The foreign debt repayment in April accounted for KM 52.16 million. According to the currency board report, the CBBH foreign exchange reserves on 30 April 2022 exceeded the monetary liabilities by KM 597 million, so the coverage of monetary liabilities with foreign exchange reserves increased and amounted to 103.98 %

G14: Reserve Money and Monetary Multiplication



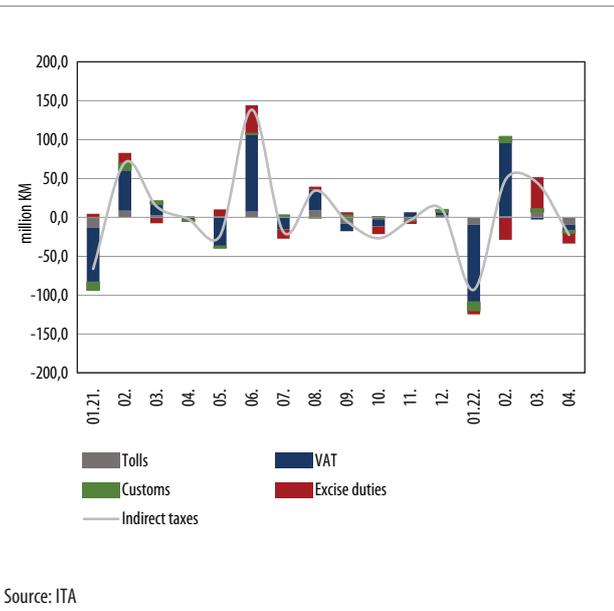
After a significant decline in the first three months of 2022, reserve money at the end of April recorded a monthly increase of KM 75 million. The largest contribution to this growth came from the increase of banks' deposits with monetary authorities (KM 95 million). Reserve money is 13.5% higher than in the same period last year. The monthly growth of the monetary aggregate M2 was mostly influenced by the growth of the monetary aggregate M1 (due to the growth of cash outside banks and the increase of transferable deposits in domestic currency). Considering the movements of the components of money supply and reserve money, monetary multipliers M1 and M2 did not record more important oscillations at the end of the reporting period.

G15: Reserves Account and Implicit Rate of RR



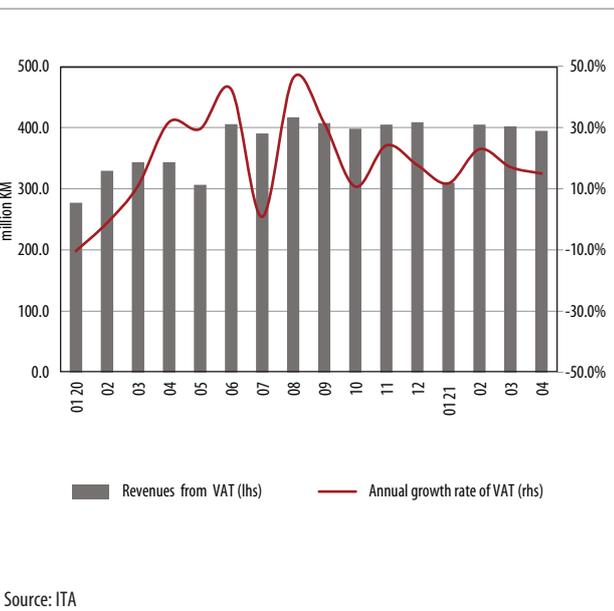
Compared to the end of March 2022, the required reserve calculation base decreased by KM 500 million, while excess reserves in the end of April reached KM 2.91 billion. Compared to the same period last year, the required reserves are higher by 2.33%. Despite the significant reduction in total account holdings with the CBBH, there are no indications that the liquidity position of banks has deteriorated in any way. Consequently, due to the decrease in total account holdings with the CBBH in the observed period, the implicit rate was 21.49% at the end of April. According to the latest available data from May 2022, the trends of reducing the RR calculation base and the excess RR have stopped. The CBBH kept the required reserve rate unchanged.

G16: Monthly Changes of Indirect Taxes



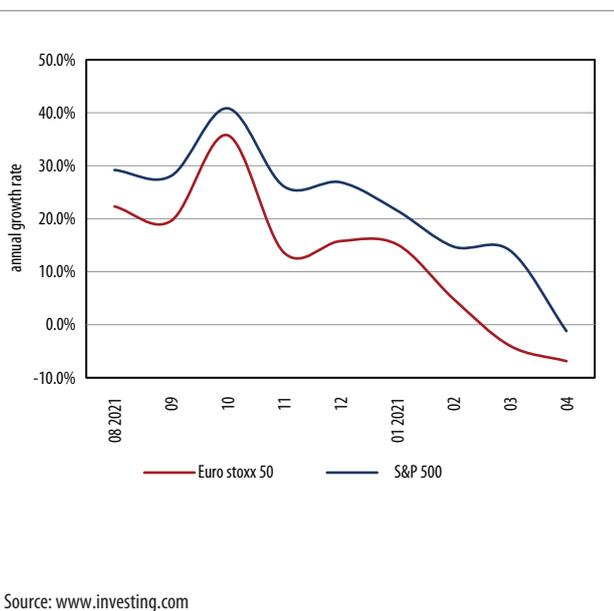
In April, there was a monthly decline in net collection of revenues from indirect taxes, primarily due to strong growth in tax refunds (in April, tax refunds amounted to KM 169.5 million). In the first fourth months of 2022, cumulative net revenues from indirect taxes amounted to KM 2.36 billion, which was a growth of KM 351.3 million (17.6%) at the annual level. In addition to the recovery of private consumption, rising inflation also had a significant impact on annual revenues growth. Tax refunds for the first four months of 2022 amounted to KM 650.8 million, cumulative, and they were higher by 38.8% compared to the same period of the previous year.

G17: Revenues from VAT



VAT revenues continued to grow in 2022. During the first fourth months, the net amount of KM 1.51 billion, cumulative, was collected on the basis of VAT, which is higher by KM 218 million (16.9%) compared to the same period of the previous year. The continuation of positive trends in VAT collection on an annual basis, in addition to the strong impact of the general growth of price levels, is a reflection of the growth of VAT on imports, as well as the growth of domestic VAT. The amounts of refunds based on VAT remained significant following the export growth trend. Due to the low base in the first half of the previous year, revenue growth on this basis is expected to slow in the coming months.

G18: Global Stocks Market



Unlike March, when stock markets did not react to the Fed's decisions, the impact of changes in the Fed's monetary policy on world stock markets was felt in April. Corrections of stock exchange indices were also strongly influenced by further disruption of economic and trade relations between the EU and Russia and new, mutually imposed, sanctions. World markets entered the fourth consecutive month of falling stock indices in April. In just one month, the NASDAQ and S&P lost 13.4% and 8.8% of their value, respectively, and compared to the beginning of the year, the technology enterprise stocks index (NASDAQ) lost a fifth of its value. Within a month, the market capitalization of the European stock market decreased by 2.2% (Euro stoxx 50), the German market by 2.6%, and the Japanese and Chinese stock markets were corrected by 3.5% and 4.1%, respectively.

STATISTICAL APPENDIX

| | |
|---|----|
| T01: Main Economic Indicators | 13 |
| T02: Buying and Selling of KM | 14 |
| T03: Foreign Reserves of CBBH | 15 |
| T04: Monetary Aggregates | 16 |
| T05: Monetary Survey | 17 |
| T06: Balance Sheet of CBBH | 19 |
| T07: Consolidated Balance Sheet of Commercial Banks in BH | 20 |
| T08: Total Deposits and Loans of Commercial Banks | 22 |
| T09: Structure of Deposits and Loans of Commercial Banks by Currency | 23 |
| T10: Structure of Deposits with Commercial Banks by Sector | 24 |
| T11: Structure of Loans of Commercial Banks by Sector | 25 |
| T12: Interest Rates on Loans to Households | 26 |
| T13: Interest Rates on Loans to Non-financial Corporations | 27 |
| T14: Interest Rates on Deposits of Households and Non-financial Companies | 28 |
| T15: Average Reserve Requirements | 29 |
| T16: Industrial Production Index | 30 |
| T17: Consumer Price Index for BH | 31 |
| T18: BH Balance of Payments | 32 |
| T19: International Investment Position (IIP) | 34 |
| T20: BH Foreign Trade Balance | 36 |
| T21: Exports goods by Country of Destination | 37 |
| T22: Imports goods by Country of Origin | 38 |
| T23: Average Middle Exchange Rates of KM | 39 |
| T24: Foreign Debt Servicing | 40 |

Note: Brief notes on methodology can be found below each table. while more detailed ones are available at www.cbbh.ba

Notes applicable for tables 4. 5. 7. 8. 9. 10. 11. 12. 13.

Since 01 July 2017, the status change of the merger of subsidiary company UniCredit Leasing d.o.o. Sarajevo to the company Unicredit Bank d.d. Mostar has taken place. Accordingly, Unicredit Leasing d.o.o. Sarajevo has stopped existing as of 30 June 2017 and the data on the merged company are presented within the report on UniCredit Bank d.d. Mostar, starting from the report for July 2017.

The revised data for the period January 2006 – November 2015 are based on the active sub-balance of the banks with majority state owned capital from the Federation of BH, with the passive sub-balance excluded. Through such supplement of statistics, the users are provided with higher analytical usefulness of data and objective indicators on the current operations of banks in BH. Passive sub-balance includes the liabilities based on foreign loans and old foreign exchange savings of citizens until 31 March 1992 and it does not reflect the current operations of the bank, so this sub-balance in the privatization process will be taken over by the Ministry of Finance of FBH according to the Law on Initial Balance Sheets of Banks and the Law on Privatization, as it has been done for the previously privatized banks. The performed revision mainly influenced the decrease of loans to public companies in a foreign currency, decrease of foreign liabilities, decrease of other items of assets and liabilities on the basis of old foreign exchange savings, and in considerably lower amounts, on items of loans to the Entity Government, fixed assets, non-residents' deposits, shares and capital.

The data on the „complete“ balance sheet, with the included passive sub-balance, are still available at: http://statistics.cbbh.ba:4444/Panorama/novaview/SimpleLogin_bs.aspx

In November 2014, two banks have realized the sale and transfer of part of the loan portfolio which resulted with increase in reserves with monetary authorities in the amount of 64 million KM and a decrease in the following items: claims of non-financial private enterprises 260 million KM, foreign liabilities 101 million KM and other items (net) 95 million KM.

Due to the application of International Accounting Standards (IAS) and the International Financial Reporting Standards applied in BH Federation banks and the transfer of money flows in December 2011 data, the following changes have occurred at the assets side: decrease of loans by KM 155 million, an increase in other assets by KM 10 million, at the liabilities side: decrease of liabilities to non-residents in the amount of KM624 million, an increase in loan loss provisions by KM 472 million and other liabilities increased by KM 7 million.

In February 2011, one bank from BH Federation reclassified deposits in the amount of around KM 80 million, from the deposits of public companies to the Entities' governments deposits, in line with the IMF recommendations.

By order of the FBH Banking Agency, in June 2010, one bank made a reclassification of about KM 300 million of claims based on securities on domestic institutional sectors to the claims on non-residents. In December 2010, the same bank made this reclassification, retroactively, in the respective amounts for the period from August 2009 when the error occurred, until May 2010. The above reclassification was reflected in the increase in foreign assets and decrease in other items net.

One bank from FBH made a reclassification of financial instruments in the foreign assets amounting to about KM 40 million for the period January - August 2010. Claims on non-residents based on loans were reclassified in claims on non-residents on the basis of securities, which resulted in changes in the short- term and long- term foreign assets.

By order of the Banking Agency of Republika Srpska one bank made a reclassification of financial instruments on the liabilities side, for the period of September 2008 - November 2010, .i.e.. the decrease in time and savings deposits of non-bank financial institutions and government sector, and the increase in loans from the same sectors, respectively, in the appropriate amounts, by months, ranging from 50 - 150 million KM.

In accordance with new regulations of the RS Banking Agency, published in the Official Gazette of RS, no.136/10, which has regulated a new manner of recording receivables classified in category "E", accounting and bookkeeping of interest on non-performing assets and calculation of general and special provisions, RS banks, in the data for December 2010, implemented the mentioned regulations, by transferring these items from off-balance records into balance sheet. The correction was reflected on the assets side, as increase of loans in the amount of about KM 144 million, and increase of due interest in the amount of KM 36 million, and on the liabilities side, as increase in provisions for loan losses amounting to about KM 180 million within the capital account.

T01: Main Economic Indicators

| | Changes compared to | | | |
|---|---------------------|---------|---------|---------|
| | 04 2022 | 03 2022 | 12 2022 | 04 2021 |
| FINANCIAL SECTOR | in KM million | | | |
| Monetary sector | | | | |
| Money supply M2 | 31,047 | 0.4% | -1.5% | 6.8% |
| Foreign currency reserves | 15,955 | 0.0% | -2.4% | 13.7% |
| Average balance of reserve accounts with CBBH | 6,257 | -1.7% | -12.7% | 3.3% |
| Banking sector | | | | |
| Total loans | 21 | 0.8% | 5.2% | 4.1% |
| Total deposits | 27 | 0.2% | -3.4% | 3.1% |
| Non-banking sector | | | | |
| BLSE turnover | 70.9 | -36.5% | 20.1% | 358.4% |
| SASE turnover | 6.9 | -93.0% | -58.9% | -79.8% |
| Turnover in RTGS | 10,067 | -8.5% | -6.8% | 27.7% |
| Turnover in giro clearing system | 1,844 | -2.7% | -9.1% | 11.2% |
| Stock Exchange Indices | | | | |
| in points | | | | |
| BIRS | 790 | -0.3% | 18.3% | 36.0% |
| SASX 30 | 1,674 | -0.2% | -5.2% | 16.3% |
| REAL SECTOR | in persons | | | |
| Consumer prices - BH | | 2.4% | 7.9% | 13.2% |
| Industrial production - BH | | -4.7% | -2.1% | 4.9% |
| Number of unemployed persons - BH | 365,878 | -1.6% | -2.6% | -9.0% |
| EXTERNAL SECTOR | in KM million | | | |
| Changes compared to | | | | |
| | | 03 2022 | 12 2022 | 04 2021 |
| Imports | 2,371 | -5.7% | 10.0% | 39.6% |
| Exports | 1,610 | 0.9% | 16.8% | 44.5% |
| PUBLIC FINANCE | in KM million | | | |
| Net indirect taxes | 606.5 | -3.6% | -3.6% | 15.7% |
| VAT | 394.5 | -1.9% | -3.5% | 14.9% |
| Excise duties | 122.7 | -9.5% | -4.4% | 19.1% |
| Customs fees | 31.5 | -11.5% | -8.7% | 20.7% |

T02: Buying and Selling of KM

- KM thousand -

| Year | Month | Selling | Buying | Balance | Cumulative Balance |
|------|-------|------------|------------|-----------|--------------------|
| 1 | 2 | 3 | 4 | 5(3-4) | 6 |
| 2012 | | 5,511,162 | 5,491,846 | 19,316 | 5,471,998 |
| 2013 | | 4,588,615 | 3,918,598 | 670,017 | 6,142,015 |
| 2014 | | 5,065,358 | 4,379,047 | 686,312 | 6,828,327 |
| 2015 | | 5,470,552 | 4,699,060 | 771,492 | 7,599,818 |
| 2016 | | 7,485,849 | 6,622,039 | 863,811 | 8,463,629 |
| 2017 | | 8,476,378 | 7,421,186 | 1,055,192 | 9,518,821 |
| 2018 | | 10,792,432 | 9,780,514 | 1,011,918 | 10,530,740 |
| 2019 | | 11,385,556 | 10,533,525 | 852,031 | 11,382,771 |
| 2020 | | 11,344,462 | 10,184,558 | 1,159,904 | 12,542,676 |
| 2021 | | 9,872,890 | 7,399,673 | 2,473,217 | 15,015,893 |
| 2021 | 01 | 738,539 | 824,696 | -86,157 | 12,456,519 |
| | 02 | 798,017 | 812,156 | -14,140 | 12,442,379 |
| | 03 | 1,179,942 | 1,221,038 | -41,096 | 12,401,283 |
| | 04 | 1,981,660 | 1,565,602 | 416,058 | 12,817,341 |
| | 05 | 512,503 | 491,079 | 21,423 | 12,838,765 |
| | 06 | 650,006 | 520,484 | 129,523 | 12,968,287 |
| | 07 | 527,398 | 179,125 | 348,272 | 13,316,560 |
| | 08 | 807,920 | 274,613 | 533,308 | 13,849,867 |
| | 09 | 556,607 | 595,809 | -39,202 | 13,810,665 |
| | 10 | 880,230 | 203,631 | 676,599 | 14,487,264 |
| | 11 | 624,500 | 378,318 | 246,182 | 14,733,446 |
| | 12 | 615,569 | 333,121 | 282,447 | 15,015,893 |
| 2022 | 01 | 382,250 | 239,410 | 142,840 | 15,158,733 |
| | 02 | 438,525 | 536,952 | -98,427 | 15,060,306 |
| | 03 | 521,538 | 823,701 | -302,163 | 14,758,143 |
| | 04 | 488,502 | 440,565 | 47,937 | 14,806,080 |

T03: Foreign Reserves of CBBH

- end of period, KM million -

| Gross Foreign Reserves | | | | | | | | | | | |
|------------------------|-------|-------|-----------------|--------------------------------|---------------------------------|-------|--------------------------|-----------|----------------------|----------------------|----------------------------|
| Year | Month | Gold | Holdings of SDR | Foreign Currency in CBBH Vault | Deposits with Nonresident Banks | Other | Investment in Securities | | Net Foreign Reserves | Monetary Liabilities | Net Foreign Assets of CBBH |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9=3+...+8 | 10 | 11 | 12=10-11 |
| 2012 | 12 | 159.0 | 4.5 | 133.2 | 2,334.5 | 0.0 | 3,877.4 | 6,508.6 | 6,507.4 | 5,987.0 | 520.4 |
| 2013 | 12 | 164.1 | 2.7 | 91.6 | 2,217.6 | 0.0 | 4,592.3 | 7,068.3 | 7,067.3 | 6,659.2 | 408.1 |
| 2014 | 12 | 182.7 | 5.2 | 71.8 | 2,181.7 | 0.0 | 5,384.1 | 7,825.6 | 7,824.5 | 7,293.1 | 531.4 |
| 2015 | 12 | 182.3 | 3.8 | 128.5 | 1,003.6 | 0.0 | 7,288.1 | 8,606.3 | 8,605.0 | 8,064.6 | 540.4 |
| 2016 | 12 | 205.1 | 2.6 | 194.8 | 2,970.4 | 0.0 | 6,158.2 | 9,531.1 | 9,529.0 | 8,926.3 | 602.6 |
| 2017 | 12 | 203.9 | 1.5 | 236.4 | 2,698.6 | 0.0 | 7,416.1 | 10,556.6 | 10,555.0 | 9,977.1 | 577.8 |
| 2018 | 12 | 210.0 | 2.2 | 274.1 | 2,911.4 | 0.0 | 8,225.4 | 11,623.2 | 11,621.4 | 10,983.3 | 638.1 |
| 2019 | 12 | 254.1 | 0.2 | 322.6 | 3,102.8 | 0.0 | 8,917.4 | 12,597.1 | 12,595.4 | 11,824.2 | 771.2 |
| 2020 | 12 | 291.6 | 0.9 | 142.2 | 3,832.1 | 0.0 | 9,601.3 | 13,868.0 | 13,866.3 | 12,970.6 | 895.7 |
| 2021 | 12 | 302.0 | 1.9 | 469.6 | 3,945.1 | 0.0 | 11,629.6 | 16,348.1 | 16,345.8 | 15,573.0 | 772.8 |
| 2021 | 01 | 285.6 | 3.4 | 143.7 | 3,534.3 | 0.0 | 9,795.2 | 13,762.3 | 13,760.6 | 12,886.0 | 874.5 |
| | 02 | 269.6 | 0.8 | 143.5 | 3,104.1 | 0.0 | 10,154.9 | 13,673.0 | 13,671.2 | 12,875.3 | 795.9 |
| | 03 | 273.3 | 0.9 | 143.1 | 3,162.9 | 0.0 | 10,058.9 | 13,639.0 | 13,636.9 | 12,825.4 | 811.5 |
| | 04 | 276.3 | 3.6 | 143.1 | 3,087.2 | 0.0 | 10,523.4 | 14,033.6 | 14,031.7 | 13,242.6 | 789.1 |
| | 05 | 292.8 | 1.2 | 436.4 | 2,752.6 | 0.0 | 10,575.9 | 14,059.0 | 14,057.2 | 13,260.1 | 797.1 |
| | 06 | 280.3 | 4.2 | 436.4 | 2,925.2 | 0.0 | 10,534.5 | 14,180.6 | 14,178.7 | 13,390.5 | 788.2 |
| | 07 | 286.9 | 6.8 | 437.7 | 3,611.3 | 0.0 | 10,245.0 | 14,587.6 | 14,585.6 | 13,739.3 | 846.3 |
| | 08 | 288.4 | 4.3 | 442.5 | 3,768.3 | 0.0 | 10,995.3 | 15,498.7 | 15,496.9 | 14,672.6 | 824.3 |
| | 09 | 284.8 | 4.4 | 443.6 | 3,617.1 | 0.0 | 11,065.2 | 15,415.1 | 15,412.9 | 14,627.9 | 785.0 |
| | 10 | 289.5 | 4.4 | 443.5 | 4,016.9 | 0.0 | 11,293.1 | 16,047.5 | 16,045.7 | 15,302.2 | 743.5 |
| | 11 | 293.8 | 1.9 | 443.5 | 4,006.7 | 0.0 | 11,375.0 | 16,121.0 | 16,119.1 | 15,313.1 | 806.0 |
| | 12 | 302.0 | 1.9 | 469.6 | 3,945.1 | 0.0 | 11,629.6 | 16,348.1 | 16,345.8 | 15,573.0 | 772.8 |
| 2022 | 01 | 300.3 | 4.8 | 471.4 | 4,198.6 | 0.0 | 11,467.4 | 16,442.5 | 16,439.9 | 15,715.2 | 724.7 |
| | 02 | 319.3 | 2.2 | 440.6 | 4,025.1 | 0.0 | 11,553.1 | 16,340.1 | 16,337.5 | 15,619.3 | 718.2 |
| | 03 | 301.3 | 2.1 | 457.0 | 3,926.1 | 0.0 | 11,268.7 | 15,955.3 | 15,952.3 | 15,306.2 | 646.2 |
| | 04 | 309.6 | 5.2 | 453.0 | 4,254.5 | 0.0 | 10,932.7 | 15,955.1 | 15,952.2 | 15,354.8 | 597.4 |

Notes:

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Gross foreign reserves consist of balance sheet positions of short-term foreign assets of the CBBH (gold, CBBH SDR holdings, foreign exchange in the CBBH vault, transferable deposits in foreign currency with non-resident banks and other) and investment in securities according to the CBBH Investment Committee Decision from July 2006. Net foreign reserves represent a difference between gross foreign reserves and liabilities to non-residents. Monetary liabilities of the CBBH include money outside monetary authorities and deposits of residents with monetary authorities. Net foreign assets of CBBH represent a difference between net foreign exchange reserves and monetary liabilities of the CBBH.

T04: Monetary Aggregates

- end of period, KM million -

| Year | Month | Cash outside Monetary Authorities | Bank Deposits with Monetary Authorities | Transf. Dep. of other Domestic Sectors with Monetary Authorities | Cash outside Banks | Transf. Deposits in Domestic Currency | Other Deposits in Domestic Currency | Transf. Deposits in Foreign Currency | Other Deposits in Foreign Currency | Reserve Money | M1 | QM | M2 |
|------|-------|-----------------------------------|---|--|--------------------|---------------------------------------|-------------------------------------|--------------------------------------|------------------------------------|---------------|----------|-----------|----------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11=3+4+5 | 12=6+7 | 13=8+9+10 | 14=12+13 |
| 2012 | 12 | 2,747.5 | 3,040.6 | 13.5 | 2,414.3 | 3,728.4 | 2,672.7 | 1,052.9 | 5,041.4 | 5,801.7 | 6,142.7 | 8,767.0 | 14,909.7 |
| 2013 | 12 | 2,909.9 | 3,475.3 | 15.9 | 2,542.3 | 4,153.3 | 3,006.3 | 1,189.3 | 5,202.4 | 6,401.0 | 6,695.6 | 9,398.0 | 16,093.6 |
| 2014 | 12 | 3,210.5 | 3,751.1 | 38.3 | 2,814.0 | 4,496.4 | 3,377.3 | 1,301.2 | 5,280.0 | 6,999.9 | 7,310.4 | 9,958.5 | 17,268.9 |
| 2015 | 12 | 3,499.5 | 4,063.5 | 51.7 | 3,055.3 | 5,125.6 | 3,562.6 | 1,360.4 | 5,543.3 | 7,614.7 | 8,180.9 | 10,466.3 | 18,647.2 |
| 2016 | 12 | 4,066.8 | 4,269.1 | 52.0 | 3,401.2 | 5,899.8 | 3,883.0 | 1,535.6 | 5,478.0 | 8,387.9 | 9,301.0 | 10,896.6 | 20,197.6 |
| 2017 | 12 | 4,319.4 | 5,033.1 | 76.1 | 3,648.1 | 6,924.4 | 4,091.6 | 1,816.2 | 5,636.1 | 9,428.5 | 10,572.5 | 11,543.8 | 22,116.3 |
| 2018 | 12 | 4,750.6 | 5,523.3 | 125.5 | 3,978.6 | 8,166.4 | 4,302.2 | 1,961.4 | 5,782.4 | 10,399.4 | 12,145.1 | 12,046.0 | 24,191.1 |
| 2019 | 12 | 5,199.9 | 5,743.6 | 176.6 | 4,330.1 | 8,921.1 | 2,998.0 | 2,490.3 | 7,593.2 | 11,120.2 | 13,251.2 | 13,081.5 | 26,332.7 |
| 2020 | 12 | 6,172.5 | 5,901.1 | 231.8 | 5,043.4 | 10,011.8 | 3,034.7 | 2,902.5 | 7,256.6 | 12,305.4 | 15,055.2 | 13,193.8 | 28,249.0 |
| 2021 | 12 | 6,923.8 | 7,219.6 | 304.9 | 5,540.0 | 12,387.6 | 3,044.2 | 3,300.1 | 7,243.8 | 14,448.3 | 17,927.5 | 13,588.1 | 31,515.6 |
| 2021 | 01 | 6,166.4 | 5,855.2 | 243.0 | 5,027.9 | 10,162.3 | 3,016.7 | 2,940.5 | 7,266.6 | 12,264.6 | 15,190.2 | 13,223.8 | 28,414.0 |
| | 02 | 6,188.9 | 5,797.1 | 242.3 | 5,065.2 | 10,283.6 | 3,029.3 | 2,999.6 | 7,273.9 | 12,228.2 | 15,348.7 | 13,302.8 | 28,651.6 |
| | 03 | 6,222.3 | 5,654.8 | 244.7 | 5,053.8 | 10,367.4 | 3,035.0 | 3,033.2 | 7,336.5 | 12,121.7 | 15,421.2 | 13,404.7 | 28,825.9 |
| | 04 | 6,304.6 | 5,977.1 | 258.6 | 5,152.0 | 10,466.2 | 3,029.3 | 3,050.1 | 7,377.0 | 12,540.2 | 15,618.1 | 13,456.4 | 29,074.5 |
| | 05 | 6,406.0 | 5,859.1 | 258.8 | 5,191.6 | 10,732.5 | 3,011.7 | 3,064.8 | 7,340.6 | 12,523.9 | 15,924.1 | 13,417.1 | 29,341.2 |
| | 06 | 6,441.3 | 5,941.7 | 261.3 | 5,211.3 | 10,931.2 | 3,111.9 | 3,043.9 | 7,326.3 | 12,644.3 | 16,142.5 | 13,482.1 | 29,624.6 |
| | 07 | 6,645.1 | 6,081.7 | 275.0 | 5,432.9 | 11,149.8 | 3,072.3 | 3,103.5 | 7,323.8 | 13,001.7 | 16,582.8 | 13,499.6 | 30,082.4 |
| | 08 | 6,796.3 | 6,416.7 | 291.5 | 5,460.7 | 11,639.1 | 3,086.0 | 3,168.3 | 7,288.9 | 13,504.5 | 17,099.8 | 13,543.2 | 30,643.0 |
| | 09 | 6,814.9 | 6,346.9 | 292.5 | 5,436.2 | 11,658.5 | 3,107.5 | 3,119.6 | 7,326.9 | 13,454.2 | 17,094.7 | 13,554.0 | 30,648.7 |
| | 10 | 6,843.3 | 6,733.8 | 302.7 | 5,469.8 | 11,886.1 | 3,084.4 | 3,196.3 | 7,368.5 | 13,879.9 | 17,356.0 | 13,649.3 | 31,005.3 |
| | 11 | 6,816.9 | 6,965.9 | 304.4 | 5,404.2 | 12,009.3 | 3,032.5 | 3,299.5 | 7,318.7 | 14,087.2 | 17,413.5 | 13,650.6 | 31,064.2 |
| | 12 | 6,923.8 | 7,219.6 | 304.9 | 5,540.0 | 12,387.6 | 3,044.2 | 3,300.1 | 7,243.8 | 14,448.3 | 17,927.5 | 13,588.1 | 31,515.6 |
| 2022 | 01 | 6,934.0 | 7,332.4 | 319.3 | 5,481.5 | 12,385.1 | 3,116.4 | 3,454.2 | 7,172.5 | 14,585.7 | 17,866.6 | 13,743.1 | 31,609.7 |
| | 02 | 7,062.7 | 7,103.0 | 317.8 | 5,678.1 | 12,238.7 | 3,042.3 | 3,401.9 | 7,107.6 | 14,483.5 | 17,916.8 | 13,551.7 | 31,468.5 |
| | 03 | 7,333.7 | 6,496.1 | 327.4 | 5,855.3 | 11,970.2 | 2,872.3 | 3,344.2 | 6,881.7 | 14,157.2 | 17,825.4 | 13,098.3 | 30,923.7 |
| | 04 | 7,295.2 | 6,591.7 | 345.3 | 5,938.2 | 12,059.1 | 2,936.3 | 3,228.0 | 6,885.0 | 14,232.1 | 17,997.3 | 13,049.3 | 31,046.6 |

Notes:

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports.

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

The currency outside monetary authorities is taken from the CBBH Balance Sheet and it consists of cash outside the central bank (monetary authorities). Deposits of commercial banks are commercial banks' funds in accounts at the CBBH. Transferable deposits of other domestic sectors with monetary authorities are deposits of other domestic sectors (except central government deposits). The central government consists of BH Institutions, Entity governments, Entity Social Security Funds and those of Brčko District. Social security funds on Entity level (from Federation of BH: Pension Fund, Health Care Fund of FBH, Employment Fund of FBH, and from Republika Srpska: Pension and Disability Insurance Fund of RS, Health Care Fund of RS, Employment Fund of RS and Fund for Child Protection of RS) are classified on the central government level.

Cash outside banks is taken over from the CBBH Balance Sheet (Table 6) and represents cash in circulation outside the central bank (monetary authorities) and cash outside commercial banks. Transferable deposits in the domestic currency are taken from the Monetary Survey (Table 5). They consist of deposits of non-central government (cantons and municipalities), deposits of public and private companies, other financial institutions and deposits of other domestic sectors (households, non-profit institutions and other unclassified sectors). Other deposits in the domestic currency, transferable and other deposits in foreign currency are taken over from the Monetary Survey (Table 5). They consist of deposits of non-central government (cantons and municipalities), deposits of public and private companies, other financial institutions and deposits of other domestic sectors (households, non-profit institutions and other unclassified sectors).

Reserve money (primary money or monetary base) is entirely taken from the CBBH Balance Sheet (Table 6). It consists of cash outside monetary authorities, deposits of commercial banks and deposits of other domestic sectors (except for deposits of the central government) with monetary authorities. According to national definition, money supply comprises all transferable and other deposits of domestic nonbank and nongovernment sectors, as well deposits of local government in domestic and foreign currency. Deposits of entity Social Security Funds are included into the central government on Entity level and by that they are excluded from money supply or monetary aggregates. Monetary aggregate M1 comprises cash outside banks and transferable deposits in domestic currency of all domestic sectors (except for deposits of the central government). Monetary aggregate QM is defined in the same way as the corresponding item in the Monetary Survey (Table 5). It consists of other deposits in domestic currency, transferable and other deposits in a foreign currency of all domestic sectors (except for deposits of the central government). Money supply M2 comprises monetary aggregates, M1 and QM.

T05: Monetary Survey

- end of period, KM million -

ASSETS

| Year | Month | Foreign Assets (Net) | | | | Claims on Domestic Sectors | | | | | | | Total |
|------|-------|----------------------|---------------------|----------|------------------------------------|--------------------------------------|--|---|--|----------------------------------|---------------|-----------|-------|
| | | Foreign Assets | Foreign Liabilities | 5 = 3+4 | Claims on Central Government (Net) | Claims on Cantons and Municipalities | Claims on Public Non-financial Enterprises | Claims on Private Non-financial Enterprises | Claims on Other Financial Institutions | Claims on Other Domestic Sectors | 12 = 6+...+11 | 13 = 5+12 | |
| 1 | 2 | 3 | 4 | 5 = 3+4 | 6 | 7 | 8 | 9 | 10 | 11 | 12 = 6+...+11 | 13 = 5+12 | |
| 2012 | 12 | 9,044.2 | -3,559.7 | 5,484.4 | -182.6 | 386.3 | 390.9 | 7,473.1 | 73.7 | 6,874.4 | 15,015.8 | 20,500.2 | |
| 2013 | 12 | 9,733.5 | -3,330.9 | 6,402.6 | -19.1 | 422.5 | 451.6 | 7,556.4 | 67.4 | 7,133.6 | 15,612.5 | 22,015.1 | |
| 2014 | 12 | 10,479.7 | -2,961.1 | 7,518.6 | 71.0 | 509.1 | 443.6 | 7,452.0 | 61.3 | 7,502.5 | 16,039.4 | 23,557.9 | |
| 2015 | 12 | 11,107.9 | -2,614.6 | 8,493.3 | 160.1 | 537.2 | 400.0 | 7,452.6 | 74.6 | 7,875.3 | 16,499.8 | 24,993.1 | |
| 2016 | 12 | 12,199.0 | -2,476.4 | 9,722.6 | 101.8 | 517.8 | 375.6 | 7,743.9 | 67.2 | 8,155.8 | 16,962.0 | 26,684.6 | |
| 2017 | 12 | 13,372.4 | -2,589.5 | 10,782.9 | -148.7 | 511.5 | 406.2 | 8,354.5 | 96.5 | 8,689.3 | 17,909.4 | 28,692.2 | |
| 2018 | 12 | 15,505.5 | -3,041.1 | 12,464.4 | -464.7 | 496.0 | 428.0 | 8,654.6 | 136.8 | 9,306.3 | 18,556.9 | 31,021.4 | |
| 2019 | 12 | 17,069.9 | -3,120.0 | 13,949.9 | -679.3 | 506.7 | 509.3 | 9,070.9 | 152.2 | 10,024.9 | 19,584.7 | 33,534.6 | |
| 2020 | 12 | 18,340.2 | -2,326.3 | 16,013.9 | -236.3 | 538.1 | 540.8 | 8,618.1 | 155.0 | 9,937.9 | 19,553.6 | 35,567.5 | |
| 2021 | 12 | 21,065.4 | -1,949.0 | 19,116.3 | -804.4 | 583.5 | 532.3 | 8,812.6 | 164.1 | 10,478.3 | 19,766.3 | 38,882.7 | |
| 2021 | 01 | 18,315.1 | -2,210.9 | 16,104.2 | 9.9 | 533.1 | 532.2 | 8,540.1 | 146.2 | 9,915.1 | 19,676.7 | 35,780.9 | |
| | 02 | 18,367.4 | -2,171.9 | 16,195.5 | 6.2 | 529.4 | 532.7 | 8,618.9 | 139.7 | 9,937.6 | 19,764.5 | 35,959.9 | |
| | 03 | 18,432.5 | -2,095.2 | 16,337.3 | -16.1 | 513.4 | 518.9 | 8,684.9 | 144.7 | 10,009.3 | 19,855.0 | 36,192.3 | |
| | 04 | 18,915.7 | -2,076.5 | 16,839.2 | -352.0 | 515.9 | 516.9 | 8,739.0 | 133.9 | 10,069.5 | 19,623.1 | 36,462.3 | |
| | 05 | 19,101.3 | -2,066.3 | 17,035.0 | -294.9 | 512.1 | 509.9 | 8,750.7 | 130.7 | 10,146.3 | 19,755.0 | 36,790.0 | |
| | 06 | 19,149.5 | -1,980.9 | 17,168.6 | -261.7 | 509.0 | 510.3 | 8,837.3 | 133.7 | 10,245.0 | 19,973.6 | 37,142.2 | |
| | 07 | 19,665.2 | -1,932.9 | 17,732.2 | -276.7 | 519.2 | 499.9 | 8,782.4 | 161.7 | 10,305.5 | 19,992.0 | 37,724.2 | |
| | 08 | 20,603.3 | -1,889.9 | 18,713.4 | -748.6 | 509.4 | 520.2 | 8,760.4 | 156.8 | 10,346.2 | 19,544.4 | 38,257.8 | |
| | 09 | 20,441.8 | -1,889.3 | 18,552.5 | -745.2 | 562.2 | 527.6 | 8,791.2 | 153.3 | 10,394.3 | 19,683.4 | 38,235.9 | |
| | 10 | 20,870.0 | -1,877.9 | 18,992.2 | -813.3 | 557.0 | 514.6 | 8,793.5 | 154.9 | 10,449.4 | 19,656.1 | 38,648.2 | |
| | 11 | 20,999.2 | -1,821.8 | 19,177.4 | -866.2 | 563.0 | 534.8 | 8,793.3 | 152.9 | 10,483.7 | 19,661.4 | 38,838.8 | |
| | 12 | 21,065.4 | -1,949.0 | 19,116.3 | -804.4 | 583.5 | 532.3 | 8,812.6 | 164.1 | 10,478.3 | 19,766.3 | 38,882.7 | |
| 2022 | 01 | 21,119.7 | -1,859.7 | 19,260.0 | -770.8 | 571.0 | 528.4 | 8,731.5 | 160.2 | 10,439.3 | 19,659.8 | 38,919.8 | |
| | 02 | 20,849.0 | -1,851.6 | 18,997.4 | -763.2 | 566.4 | 535.2 | 8,818.1 | 160.0 | 10,481.7 | 19,798.3 | 38,795.7 | |
| | 03 | 20,159.7 | -1,853.4 | 18,306.3 | -766.5 | 552.7 | 526.6 | 8,961.7 | 161.4 | 10,564.4 | 20,000.1 | 38,306.4 | |
| | 04 | 20,060.9 | -1,779.0 | 18,281.9 | -759.7 | 545.2 | 528.3 | 9,070.9 | 165.3 | 10,636.1 | 20,186.0 | 38,467.9 | |

Notes:

Revised data for March 2022

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports and in accordance with the recommendations of the IMF Manual and Guidelines for the 2016 compilation of monetary and financial statistics.

Monetary data updated according to the MMF methodology (Monetary and Financial Statistics Manual, 2000), from January 2006.

The Monetary Survey presents the consolidated data from the Balance Sheet of CBBH - monetary authorities (Table 6) and the Consolidated Balance Sheet of Commercial Banks of Bosnia and Herzegovina (Table 7). Foreign assets (net) represent the difference between total foreign assets of the CBBH - monetary authorities and commercial banks of BH and total foreign liabilities of the CBBH - monetary authorities and commercial banks of BH. Domestic loans represent commercial banks' claims on all domestic sectors, but it should be noted that claims on central government are presented in net amounts, i.e. they are reduced by the deposits of central government with the CBBH and with BH commercial banks. The central government consists of BH Institutions, Entity governments, Entity Social Security Funds and those of Brčko District. According to new methodology, Social Security Funds are classified on the central government level as Entities' off-budget funds, which has a direct impact on the data about net claims on the central government in Monetary Survey.

T05: Monetary Survey

- end of period, KM million -

| LIABILITIES | | | | | | | | | | | | | | |
|-------------------|-------|------------------------|--|----------|---|-------------------------------------|------------------------------------|----------|------------|-------|-------------------------|-------------------|---------|--------------|
| Money Supply (M2) | | | | | | | | | | | | | | |
| Money (M1) | | | | | Quasi Money (QM) | | | | | | | | | |
| Year | Month | Currency outside Banks | Transferable Deposits in Domestic Currency | | Transferable Deposits in Foreign Currency | Other Deposits in Domestic Currency | Other Deposits in Foreign Currency | | Securities | Loans | Shares and Other Equity | Other Items (Net) | Total | |
| 1 | 2 | 3 | 4 | 5=3+4 | 6 | 7 | 8 | 9=6+7+8 | 10=5+9 | 11 | 12 | 13 | 14 | 15=10+...+14 |
| 2012 | 12 | 2,414.3 | 3,728.4 | 6,142.7 | 1,053.0 | 2,672.7 | 5,042.2 | 8,767.8 | 14,910.5 | 0.0 | 712.4 | 3,780.4 | 1,107.8 | 20,511.0 |
| 2013 | 12 | 2,542.3 | 4,153.3 | 6,695.6 | 1,189.3 | 3,006.3 | 5,203.1 | 9,398.7 | 16,094.3 | 0.0 | 707.9 | 3,828.8 | 1,394.7 | 22,025.7 |
| 2014 | 12 | 2,814.0 | 4,496.4 | 7,310.4 | 1,301.2 | 3,377.3 | 5,280.0 | 9,958.5 | 17,268.9 | 0.0 | 681.0 | 3,993.5 | 1,614.5 | 23,557.9 |
| 2015 | 12 | 3,055.3 | 5,125.6 | 8,180.9 | 1,360.4 | 3,562.6 | 5,543.3 | 10,466.3 | 18,647.2 | 8.0 | 599.2 | 4,148.0 | 1,590.7 | 24,993.1 |
| 2016 | 12 | 3,401.2 | 5,899.8 | 9,301.0 | 1,535.6 | 3,883.0 | 5,478.0 | 10,896.6 | 20,197.6 | 8.0 | 510.0 | 4,440.4 | 1,528.6 | 26,684.6 |
| 2017 | 12 | 3,648.1 | 6,924.4 | 10,572.5 | 1,816.2 | 4,091.6 | 5,636.1 | 11,543.8 | 22,116.3 | 8.0 | 460.0 | 4,659.5 | 1,448.4 | 28,692.2 |
| 2018 | 12 | 3,978.6 | 8,166.4 | 12,145.1 | 1,961.4 | 4,302.2 | 5,782.4 | 12,046.0 | 24,191.1 | 8.0 | 467.5 | 4,848.9 | 1,505.9 | 31,021.4 |
| 2019 | 12 | 4,330.1 | 8,921.1 | 13,251.2 | 2,490.3 | 2,998.0 | 7,593.2 | 13,081.5 | 26,332.7 | 8.0 | 532.4 | 5,224.6 | 1,436.9 | 33,534.6 |
| 2020 | 12 | 5,043.4 | 10,011.8 | 15,055.2 | 2,902.5 | 3,034.7 | 7,256.6 | 13,193.8 | 28,249.0 | 0.0 | 606.7 | 5,306.9 | 1,404.9 | 35,567.5 |
| 2021 | 12 | 5,540.0 | 12,387.6 | 17,927.5 | 3,300.1 | 3,044.2 | 7,243.8 | 13,588.1 | 31,515.6 | 0.0 | 638.5 | 5,287.3 | 1,441.4 | 38,882.7 |
| 2021 | 01 | 5,027.9 | 10,162.3 | 15,190.2 | 2,940.5 | 3,016.7 | 7,266.6 | 13,223.8 | 28,414.0 | 0.0 | 612.9 | 5,306.6 | 1,447.4 | 35,780.9 |
| | 02 | 5,065.2 | 10,283.6 | 15,348.7 | 2,999.6 | 3,029.3 | 7,273.9 | 13,302.8 | 28,651.6 | 0.0 | 621.3 | 5,260.2 | 1,426.9 | 35,959.9 |
| | 03 | 5,053.8 | 10,367.4 | 15,421.2 | 3,033.2 | 3,035.0 | 7,336.5 | 13,404.7 | 28,825.9 | 0.0 | 617.0 | 5,323.3 | 1,426.1 | 36,192.3 |
| | 04 | 5,152.0 | 10,466.2 | 15,618.1 | 3,050.1 | 3,029.3 | 7,377.0 | 13,456.4 | 29,074.5 | 0.0 | 618.4 | 5,341.1 | 1,428.3 | 36,462.3 |
| | 05 | 5,191.6 | 10,732.5 | 15,924.1 | 3,064.8 | 3,011.7 | 7,340.6 | 13,417.1 | 29,341.2 | 0.0 | 613.9 | 5,398.1 | 1,436.7 | 36,790.0 |
| | 06 | 5,211.3 | 10,931.2 | 16,142.5 | 3,043.9 | 3,111.9 | 7,326.3 | 13,482.1 | 29,624.6 | 0.0 | 615.0 | 5,421.4 | 1,481.3 | 37,142.2 |
| | 07 | 5,432.9 | 11,149.8 | 16,582.8 | 3,103.5 | 3,072.3 | 7,323.8 | 13,499.6 | 30,082.4 | 0.0 | 626.0 | 5,527.9 | 1,487.9 | 37,724.2 |
| | 08 | 5,460.7 | 11,639.1 | 17,099.8 | 3,168.3 | 3,086.0 | 7,288.9 | 13,543.2 | 30,643.0 | 0.0 | 619.9 | 5,547.9 | 1,447.0 | 38,257.8 |
| | 09 | 5,436.2 | 11,658.5 | 17,094.7 | 3,119.6 | 3,107.5 | 7,326.9 | 13,554.0 | 30,648.7 | 0.0 | 618.5 | 5,558.6 | 1,410.1 | 38,235.9 |
| | 10 | 5,469.8 | 11,886.1 | 17,356.0 | 3,196.3 | 3,084.4 | 7,368.5 | 13,649.3 | 31,005.3 | 0.0 | 632.0 | 5,576.9 | 1,434.0 | 38,648.2 |
| | 11 | 5,404.2 | 12,009.3 | 17,413.5 | 3,299.5 | 3,032.5 | 7,318.7 | 13,650.6 | 31,064.2 | 0.0 | 624.8 | 5,700.4 | 1,449.4 | 38,838.8 |
| | 12 | 5,540.0 | 12,387.6 | 17,927.5 | 3,300.1 | 3,044.2 | 7,243.8 | 13,588.1 | 31,515.6 | 0.0 | 638.5 | 5,287.3 | 1,441.4 | 38,882.7 |
| 2022 | 01 | 5,481.5 | 12,385.1 | 17,866.6 | 3,454.2 | 3,116.4 | 7,172.5 | 13,743.1 | 31,609.7 | 0.0 | 625.7 | 5,274.0 | 1,410.4 | 38,919.8 |
| | 02 | 5,678.1 | 12,238.7 | 17,916.8 | 3,401.9 | 3,042.3 | 7,107.6 | 13,551.7 | 31,468.5 | 0.0 | 628.9 | 5,278.7 | 1,419.6 | 38,795.7 |
| | 03 | 5,855.3 | 11,970.2 | 17,825.4 | 3,344.2 | 2,872.3 | 6,881.7 | 13,098.3 | 30,923.7 | 0.0 | 623.1 | 5,223.3 | 1,536.3 | 38,306.4 |
| | 04 | 5,938.2 | 12,059.1 | 17,997.3 | 3,228.0 | 2,936.3 | 6,885.0 | 13,049.3 | 31,046.6 | 0.0 | 634.1 | 5,192.6 | 1,594.6 | 38,467.9 |

Notes:

Revised data for March 2022

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports and in accordance with the recommendations of the IMF Manual and Guidelines for the 2016 compilation of monetary and financial statistics.

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Money M1 comprises currency outside banks, transferable deposits in the domestic currency of all domestic sectors (except for deposits of central government). Quasi money QM comprises other deposits in the domestic currency, transferable and other deposits in foreign currency of all domestic sectors (except for deposits of the central government). Money supply M2 comprises monetary aggregates, money M1 and quasi money QM. Other liabilities include securities, loans, shares and other equity and other items (net). According to a new methodology, loans are presented as separate financial instruments on the side of liabilities (with which the calculated interest is added), and also shares and other equity. Other items (net) are unallocated items of liabilities reduced by the unallocated items of assets. Other items (net) also comprise restricted deposits, counter-items of funds and government lending funds.

T06: Balance Sheet of CBBH

- end of period, KM million -

| ASSETS | | | | | LIABILITIES | | | | | | | | |
|--------|-------|----------------|----------------------------|----------|-----------------------------------|--|--|----------|---------------------|--------------------------------|-------------------------|-------------------|-------------|
| | | | | | Reserve Money | | | | | | | | |
| Year | Month | Foreign Assets | Claims on Domestic Sectors | Total | Cash outside Monetary Authorities | Deposits of Commercial Banks with Monetary Authorities | Deposits of Other Domestic Sectors with Monetary Authorities | Total | Foreign Liabilities | Deposits of Central Government | Shares and Other Equity | Other Items (Net) | Total |
| 1 | 2 | 3 | 4 | 5=3+4 | 6 | 7 | 8 | 9=6+7+8 | 10 | 11 | 12 | 13 | 14=9+...+13 |
| 2012 | 12 | 6,536.4 | 1.6 | 6,538.0 | 2,747.5 | 3,040.6 | 13.5 | 5,801.7 | 1.2 | 185.3 | 575.7 | -25.9 | 6,538.0 |
| 2013 | 12 | 7,096.2 | 1.7 | 7,097.8 | 2,909.9 | 3,475.3 | 15.9 | 6,401.0 | 1.0 | 258.2 | 466.3 | -28.7 | 7,097.8 |
| 2014 | 12 | 7,853.4 | 1.6 | 7,855.1 | 3,210.5 | 3,751.1 | 38.3 | 6,999.9 | 1.1 | 293.2 | 585.0 | -24.2 | 7,855.1 |
| 2015 | 12 | 8,634.1 | 1.5 | 8,635.7 | 3,499.5 | 4,063.5 | 51.7 | 7,614.7 | 1.3 | 449.9 | 593.7 | -24.0 | 8,635.7 |
| 2016 | 12 | 9,559.0 | 1.5 | 9,560.4 | 4,066.8 | 4,269.1 | 52.0 | 8,387.9 | 2.2 | 538.4 | 667.4 | -35.5 | 9,560.4 |
| 2017 | 12 | 10,584.4 | 2.2 | 10,586.6 | 4,319.4 | 5,033.1 | 76.1 | 9,428.5 | 1.6 | 548.6 | 652.6 | -44.8 | 10,586.6 |
| 2018 | 12 | 11,651.0 | 2.1 | 11,653.1 | 4,750.6 | 5,523.3 | 125.5 | 10,399.4 | 1.8 | 583.9 | 719.8 | -51.8 | 11,653.1 |
| 2019 | 12 | 12,624.9 | 2.2 | 12,627.1 | 5,199.9 | 5,743.6 | 176.6 | 11,120.2 | 1.7 | 704.0 | 856.5 | -55.4 | 12,627.1 |
| 2020 | 12 | 13,895.8 | 2.0 | 13,897.9 | 6,172.5 | 5,901.1 | 231.8 | 12,305.4 | 1.7 | 665.2 | 982.3 | -56.8 | 13,897.9 |
| 2021 | 12 | 16,376.0 | 2.6 | 16,378.5 | 6,923.8 | 7,219.6 | 304.9 | 14,448.3 | 2.3 | 1,124.7 | 861.4 | -58.3 | 16,378.5 |
| 2021 | 01 | 13,790.1 | 1.4 | 13,791.5 | 6,166.4 | 5,855.2 | 243.0 | 12,264.6 | 1.7 | 621.4 | 961.1 | -57.4 | 13,791.5 |
| | 02 | 13,700.8 | 1.9 | 13,702.6 | 6,188.9 | 5,797.1 | 242.3 | 12,228.2 | 1.7 | 647.1 | 882.4 | -56.7 | 13,702.6 |
| | 03 | 13,666.8 | 2.4 | 13,669.2 | 6,222.3 | 5,654.8 | 244.7 | 12,121.7 | 2.2 | 703.6 | 898.1 | -56.4 | 13,669.2 |
| | 04 | 14,061.4 | 1.6 | 14,063.1 | 6,304.6 | 5,977.1 | 258.6 | 12,540.2 | 1.9 | 702.4 | 875.8 | -57.4 | 14,063.1 |
| | 05 | 14,086.8 | 2.0 | 14,088.7 | 6,406.0 | 5,859.1 | 258.8 | 12,523.9 | 1.8 | 736.2 | 887.0 | -60.1 | 14,088.7 |
| | 06 | 14,208.4 | 2.4 | 14,210.8 | 6,441.3 | 5,941.7 | 261.3 | 12,644.3 | 1.9 | 746.1 | 880.2 | -61.8 | 14,210.8 |
| | 07 | 14,615.4 | 1.8 | 14,617.2 | 6,645.1 | 6,081.7 | 275.0 | 13,001.7 | 2.0 | 737.5 | 937.6 | -61.7 | 14,617.2 |
| | 08 | 15,526.6 | 2.1 | 15,528.7 | 6,796.3 | 6,416.7 | 291.5 | 13,504.5 | 1.8 | 1,168.1 | 914.8 | -60.5 | 15,528.7 |
| | 09 | 15,442.9 | 2.4 | 15,445.3 | 6,814.9 | 6,346.9 | 292.5 | 13,454.2 | 2.2 | 1,173.7 | 875.1 | -59.9 | 15,445.3 |
| | 10 | 16,075.3 | 1.7 | 16,077.0 | 6,843.3 | 6,733.8 | 302.7 | 13,879.9 | 1.8 | 1,422.3 | 832.9 | -59.9 | 16,077.0 |
| | 11 | 16,148.8 | 2.0 | 16,150.8 | 6,816.9 | 6,965.9 | 304.4 | 14,087.2 | 1.9 | 1,225.9 | 895.3 | -59.5 | 16,150.8 |
| | 12 | 16,376.0 | 2.6 | 16,378.5 | 6,923.8 | 7,219.6 | 304.9 | 14,448.3 | 2.3 | 1,124.7 | 861.4 | -58.3 | 16,378.5 |
| 2022 | 01 | 16,470.3 | 1.5 | 16,471.8 | 6,934.0 | 7,332.4 | 319.3 | 14,585.7 | 2.6 | 1,129.5 | 817.2 | -63.3 | 16,471.8 |
| | 02 | 16,368.0 | 1.9 | 16,369.9 | 7,062.7 | 7,103.0 | 317.8 | 14,483.5 | 2.7 | 1,135.9 | 810.0 | -62.1 | 16,369.9 |
| | 03 | 15,983.2 | 3.2 | 15,986.4 | 7,333.7 | 6,496.1 | 327.4 | 14,157.2 | 3.0 | 1,149.0 | 738.9 | -61.7 | 15,986.4 |
| | 04 | 15,982.9 | 1.7 | 15,984.6 | 7,295.2 | 6,591.7 | 345.3 | 14,232.1 | 2.9 | 1,122.7 | 689.5 | -62.5 | 15,984.6 |

Note:

Monetary data updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000), from January 2006.

The CBBH (monetary authorities) foreign assets comprise gold, foreign currency in the CBBH vault, foreign currency deposits with foreign banks, SDR holdings, foreign securities and other. Claims on domestic sectors consist of claims on employees of the CBBH for the extended long-term loans and claims on commercial banks on the basis of settlement accounts.

Reserve money (primary money or monetary base) is comprised of cash outside monetary authorities, deposits of commercial banks and deposits of other domestic sectors (except for the central government) with monetary authorities. Cash outside banks represents cash in circulation outside the Central Bank (monetary authorities) and cash outside commercial banks.

The CBBH foreign liabilities are comprised of short-term liabilities towards non-residents, deposits of non-residents and other short-term liabilities towards non-residents and liabilities towards the IMF (Accounts 1 and 2).

Deposits of central government with the CBBH are transferable and other deposits of BH Institutions, Entity Governments, Entity Social Security Funds and those of Brčko District in the local currency. Shares and other equity comprise the equity, current year result, general and special reserves and adjustment/revaluation. Other items (net) are unallocated items of liabilities reduced by the unallocated items of assets.

T07: Consolidated Balance Sheet of Commercial Banks in BH

- end of period, KM million -

| ASSETS | | | | | | | | | |
|--------|-------|----------|----------------|------------------------------|--|---|--|----------------------------------|--------------|
| Year | Month | Reserves | Foreign Assets | Claims on General Government | Claims on Public Non-financial Enterprises | Claims on Private Non-financial Enterprises | Claims on Other Financial Institutions | Claims on Other Domestic Sectors | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 = 3+...+9 |
| 2012 | 12 | 3,370.4 | 2,507.8 | 1,236.2 | 390.9 | 7,473.1 | 73.7 | 6,873.3 | 21,925.4 |
| 2013 | 12 | 3,843.7 | 2,637.3 | 1,379.4 | 451.6 | 7,556.4 | 67.4 | 7,131.8 | 23,067.7 |
| 2014 | 12 | 4,115.0 | 2,626.3 | 1,854.5 | 443.6 | 7,452.0 | 61.3 | 7,501.7 | 24,054.3 |
| 2015 | 12 | 4,511.7 | 2,473.8 | 2,161.1 | 400.0 | 7,452.6 | 74.6 | 7,874.7 | 24,948.5 |
| 2016 | 12 | 4,936.6 | 2,640.0 | 2,179.1 | 375.6 | 7,743.9 | 67.2 | 8,155.4 | 26,097.7 |
| 2017 | 12 | 5,711.7 | 2,787.9 | 2,197.0 | 406.2 | 8,354.5 | 96.5 | 8,688.8 | 28,242.7 |
| 2018 | 12 | 6,296.9 | 3,854.5 | 2,280.9 | 428.0 | 8,654.6 | 136.8 | 9,305.9 | 30,957.6 |
| 2019 | 12 | 6,627.0 | 4,445.0 | 2,551.9 | 509.3 | 9,070.9 | 152.2 | 10,024.5 | 33,380.9 |
| 2020 | 12 | 7,099.6 | 4,444.3 | 3,015.4 | 540.8 | 8,618.1 | 155.0 | 9,937.6 | 33,810.8 |
| 2021 | 12 | 8,608.0 | 4,689.4 | 3,095.4 | 532.3 | 8,812.6 | 164.1 | 10,478.0 | 36,379.7 |
| 2021 | 01 | 7,007.4 | 4,525.0 | 3,050.1 | 532.2 | 8,540.1 | 146.2 | 9,914.9 | 33,716.0 |
| | 02 | 6,934.3 | 4,666.6 | 3,070.5 | 532.7 | 8,618.9 | 139.7 | 9,937.4 | 33,900.0 |
| | 03 | 6,831.8 | 4,765.6 | 3,106.1 | 518.9 | 8,684.9 | 144.7 | 10,008.9 | 34,060.9 |
| | 04 | 7,138.7 | 4,854.3 | 3,303.2 | 516.9 | 8,739.0 | 133.9 | 10,069.4 | 34,755.3 |
| | 05 | 7,085.7 | 5,014.6 | 3,234.1 | 509.9 | 8,750.7 | 130.7 | 10,146.1 | 34,871.8 |
| | 06 | 7,181.1 | 4,942.4 | 3,295.2 | 510.3 | 8,837.3 | 133.7 | 10,244.7 | 35,144.7 |
| | 07 | 7,297.2 | 5,049.7 | 3,287.8 | 499.9 | 8,782.4 | 161.7 | 10,305.4 | 35,384.1 |
| | 08 | 7,756.9 | 5,076.7 | 3,209.3 | 520.2 | 8,760.4 | 156.8 | 10,345.9 | 35,826.3 |
| | 09 | 7,729.2 | 4,998.8 | 3,252.0 | 527.6 | 8,791.2 | 153.3 | 10,393.9 | 35,846.2 |
| | 10 | 8,110.8 | 4,794.7 | 3,211.2 | 514.6 | 8,793.5 | 154.9 | 10,449.2 | 36,029.0 |
| | 11 | 8,382.2 | 4,850.4 | 3,162.8 | 534.8 | 8,793.3 | 152.9 | 10,483.5 | 36,359.8 |
| | 12 | 8,608.0 | 4,689.4 | 3,095.4 | 532.3 | 8,812.6 | 164.1 | 10,478.0 | 36,379.7 |
| 2022 | 01 | 8,789.2 | 4,649.4 | 3,080.3 | 528.4 | 8,731.5 | 160.2 | 10,439.3 | 36,378.3 |
| | 02 | 8,490.6 | 4,481.0 | 3,078.3 | 535.2 | 8,818.1 | 160.0 | 10,481.5 | 36,044.9 |
| | 03 | 7,978.5 | 4,176.5 | 3,042.8 | 526.6 | 8,961.7 | 161.4 | 10,564.1 | 35,411.6 |
| | 04 | 7,951.4 | 4,078.0 | 3,051.3 | 528.3 | 9,070.9 | 165.3 | 10,636.0 | 35,481.2 |

Notes:

Revised data for March 2022

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports and in accordance with the recommendations of the IMF Manual and Guidelines for the 2016 compilation of monetary and financial statistics.

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Consolidated balance sheet of commercial banks includes consolidated balance sheets of commercial banks covered by Main Unit Sarajevo, Main Unit Mostar and Main Bank of Republika Srpska CBBH and it represents consolidation of mutual claims and liabilities among the commercial banks. Banks' reserves consist of cash in the banks' vaults and banks' deposits with the Central Bank of Bosnia and Herzegovina. Foreign assets of commercial banks include: foreign currency in the vaults, transferable and other deposits with non-residents in foreign currency, loans to non-residents, securities of non-residents in foreign currency, and other claims on non-residents.

Claims on general government include claims on all levels of government: the central government (BH Institutions, Entity governments, Entity social security funds and Brčko District) and non-central governments (canton and municipality governments). Claims on other domestic sectors include claims on public non-financial enterprises, private non-financial enterprises, other financial institutions and claims on other domestic sectors (households, non-profit institutions and other unclassified sectors).

T07: Consolidated Balance Sheets of Commercial Banks in BH

- end of period, KM million -

| LIABILITIES | | | | | | | | | | | | |
|-------------|-------|-----------------------------|---|--|---|--|------------|-------|---------------------|-------------------------|---------|-------------|
| Year | Month | Central Government Deposits | Transf. Dep. of Other Domestic Sectors in Domestic Currency | Transf. Dep. of Other Domestic Sectors in Foreign Currency | Other Dep. of Other Domestic Sectors in Domestic Currency | Other Dep. of Other Domestic Sectors in Foreign Currency | Securities | Loans | Foreign Liabilities | Shares and Other Equity | Other | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13=3+...+12 |
| 2012 | 12 | 847.2 | 3,714.8 | 1,052.9 | 2,672.7 | 5,041.4 | 0.0 | 712.4 | 3,558.6 | 3,191.3 | 1,134.1 | 21,925.4 |
| 2013 | 12 | 717.8 | 4,137.4 | 1,189.3 | 3,006.3 | 5,202.4 | 0.0 | 707.9 | 3,329.9 | 3,348.9 | 1,427.8 | 23,067.7 |
| 2014 | 12 | 981.3 | 4,458.2 | 1,301.2 | 3,377.3 | 5,280.0 | 0.0 | 681.0 | 2,960.0 | 3,408.5 | 1,606.8 | 24,054.3 |
| 2015 | 12 | 1,014.1 | 5,073.9 | 1,360.4 | 3,562.6 | 5,543.3 | 8.0 | 599.2 | 2,613.3 | 3,554.3 | 1,619.5 | 24,948.5 |
| 2016 | 12 | 1,021.3 | 5,847.8 | 1,535.6 | 3,883.0 | 5,478.0 | 8.0 | 510.0 | 2,474.2 | 3,773.0 | 1,566.9 | 26,097.7 |
| 2017 | 12 | 1,285.6 | 6,848.3 | 1,816.2 | 4,091.6 | 5,636.1 | 8.0 | 460.0 | 2,587.9 | 4,006.8 | 1,502.2 | 28,242.7 |
| 2018 | 12 | 1,665.9 | 8,040.9 | 1,961.4 | 4,302.2 | 5,782.4 | 8.0 | 467.5 | 3,039.2 | 4,129.1 | 1,560.9 | 30,957.6 |
| 2019 | 12 | 2,020.5 | 8,744.5 | 2,490.3 | 2,998.0 | 7,593.2 | 8.0 | 532.4 | 3,118.3 | 4,368.0 | 1,507.7 | 33,380.9 |
| 2020 | 12 | 2,048.4 | 9,780.0 | 2,902.5 | 3,034.7 | 7,256.6 | 0.0 | 606.7 | 2,324.6 | 4,324.6 | 1,532.7 | 33,810.8 |
| 2021 | 12 | 2,191.8 | 12,082.7 | 3,300.1 | 3,044.2 | 7,243.8 | 0.0 | 638.5 | 1,946.7 | 4,425.8 | 1,506.2 | 36,379.7 |
| 2021 | 01 | 1,885.7 | 9,919.3 | 2,940.5 | 3,016.7 | 7,266.6 | 0.0 | 612.9 | 2,209.2 | 4,345.6 | 1,519.6 | 33,716.0 |
| | 02 | 1,887.9 | 10,041.3 | 2,999.6 | 3,029.3 | 7,273.9 | 0.0 | 621.3 | 2,170.2 | 4,377.8 | 1,498.8 | 33,900.0 |
| | 03 | 1,905.3 | 10,122.7 | 3,033.2 | 3,035.0 | 7,336.5 | 0.0 | 617.0 | 2,093.1 | 4,425.2 | 1,492.9 | 34,060.9 |
| | 04 | 2,437.0 | 10,207.6 | 3,050.1 | 3,029.3 | 7,377.0 | 0.0 | 618.4 | 2,074.6 | 4,465.3 | 1,496.1 | 34,755.3 |
| | 05 | 2,280.7 | 10,473.7 | 3,064.8 | 3,011.7 | 7,340.6 | 0.0 | 613.9 | 2,064.5 | 4,511.2 | 1,510.6 | 34,871.8 |
| | 06 | 2,301.8 | 10,669.9 | 3,043.9 | 3,111.9 | 7,326.3 | 0.0 | 615.0 | 1,979.0 | 4,541.2 | 1,555.8 | 35,144.7 |
| | 07 | 2,307.8 | 10,874.8 | 3,103.5 | 3,072.3 | 7,323.8 | 0.0 | 626.0 | 1,930.9 | 4,590.3 | 1,554.6 | 35,384.1 |
| | 08 | 2,280.6 | 11,347.6 | 3,168.3 | 3,086.0 | 7,288.9 | 0.0 | 619.9 | 1,888.0 | 4,633.2 | 1,513.9 | 35,826.3 |
| | 09 | 2,261.6 | 11,366.1 | 3,119.6 | 3,107.5 | 7,326.9 | 0.0 | 618.5 | 1,887.1 | 4,683.5 | 1,475.5 | 35,846.2 |
| | 10 | 2,045.4 | 11,583.4 | 3,196.3 | 3,084.4 | 7,368.5 | 0.0 | 632.0 | 1,876.0 | 4,744.0 | 1,498.8 | 36,029.0 |
| | 11 | 2,240.4 | 11,704.9 | 3,299.5 | 3,032.5 | 7,318.7 | 0.0 | 624.8 | 1,819.9 | 4,805.1 | 1,514.0 | 36,359.8 |
| | 12 | 2,191.8 | 12,082.7 | 3,300.1 | 3,044.2 | 7,243.8 | 0.0 | 638.5 | 1,946.7 | 4,425.8 | 1,506.2 | 36,379.7 |
| 2022 | 01 | 2,150.7 | 12,065.8 | 3,454.2 | 3,116.4 | 7,172.5 | 0.0 | 625.7 | 1,857.1 | 4,456.8 | 1,479.2 | 36,378.3 |
| | 02 | 2,139.3 | 11,920.9 | 3,401.9 | 3,042.3 | 7,107.6 | 0.0 | 628.9 | 1,849.0 | 4,468.7 | 1,486.3 | 36,044.9 |
| | 03 | 2,107.8 | 11,642.8 | 3,344.2 | 2,872.3 | 6,881.7 | 0.0 | 623.1 | 1,850.4 | 4,484.4 | 1,604.8 | 35,411.6 |
| | 04 | 2,143.2 | 11,713.8 | 3,228.0 | 2,936.3 | 6,885.0 | 0.0 | 634.1 | 1,776.2 | 4,503.1 | 1,661.4 | 35,481.2 |

Notes:

Revised data for March 2022

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports and in accordance with the recommendations of the IMF Manual and Guidelines for the 2016 compilation of monetary and financial statistics.

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Central government deposits include transferable and other deposits in domestic and foreign currency of BH Institutions, Entity governments, Entity social security funds and those of Brčko District. Transferable and other deposits of other domestic sectors in domestic and foreign currency represent banks liabilities towards non-central government (canton and municipality governments), public non-financial enterprises, private non-financial enterprises, other financial institutions and other domestic sectors (households, non-profit institutions and other unclassified sectors). Foreign liabilities of commercial banks include banks liabilities to non-residents based on transferable and other deposits, loans, securities, trade loans and advance payments and other accounts payable. According to a new methodology, loans are presented as a separate financial instrument on the side of liabilities, with which the calculated interest is added.

Shares and other equity include equity, retained earnings, current year result, general and special reserves and adjustment /revaluation. Other items (net) are unallocated items of liabilities reduced by the unallocated items of assets. Restricted deposits are also included in other items (net).

T08: Total Deposits and Loans of Commercial Banks

- end of period, KM million -

| Year | Month | Deposits | | | Loans | | |
|------|-------|-----------------------|----------------|----------------|--------------------|-------------------|-------------|
| | | Transferable Deposits | Other Deposits | Total Deposits | Short - term Loans | Long - term Loans | Total Loans |
| 1 | 2 | 3 | 4 | 5(3+4) | 6 | 7 | 8(6+7) |
| 2012 | 12 | 5,306.9 | 8,018.8 | 13,325.8 | 4,271.2 | 11,271.3 | 15,542.5 |
| 2013 | 12 | 5,771.9 | 8,477.3 | 14,249.2 | 4,318.6 | 11,707.7 | 16,026.4 |
| 2014 | 12 | 6,292.8 | 9,082.5 | 15,375.2 | 4,170.2 | 12,303.3 | 16,473.5 |
| 2015 | 12 | 7,038.7 | 9,492.1 | 16,530.8 | 4,164.9 | 12,701.9 | 16,866.8 |
| 2016 | 12 | 8,056.6 | 9,695.5 | 17,752.1 | 4,152.6 | 13,048.5 | 17,201.1 |
| 2017 | 12 | 9,558.1 | 10,111.0 | 19,669.1 | 4,261.5 | 14,160.9 | 18,422.4 |
| 2018 | 12 | 11,318.5 | 10,431.3 | 21,749.8 | 4,289.8 | 15,196.1 | 19,485.8 |
| 2019 | 12 | 12,566.6 | 11,253.8 | 23,820.4 | 4,651.2 | 16,121.5 | 20,772.8 |
| 2020 | 12 | 13,851.5 | 11,130.7 | 24,982.2 | 4,295.1 | 16,052.3 | 20,347.4 |
| 2021 | 12 | 16,762.9 | 11,069.7 | 27,832.6 | 4,396.9 | 16,680.4 | 21,077.3 |
| 2021 | 01 | 13,893.3 | 11,095.5 | 24,988.8 | 4,245.5 | 15,981.2 | 20,226.7 |
| | 02 | 14,178.1 | 11,013.8 | 25,192.0 | 4,329.4 | 15,977.7 | 20,307.1 |
| | 03 | 14,349.3 | 11,043.4 | 25,392.7 | 4,392.7 | 16,079.9 | 20,472.6 |
| | 04 | 14,987.6 | 11,073.4 | 26,061.0 | 4,441.1 | 16,130.4 | 20,571.5 |
| | 05 | 15,135.9 | 10,995.6 | 26,131.5 | 4,445.6 | 16,198.6 | 20,644.2 |
| | 06 | 15,313.3 | 11,100.5 | 26,413.8 | 4,492.4 | 16,316.1 | 20,808.5 |
| | 07 | 15,550.4 | 11,091.9 | 26,642.3 | 4,453.5 | 16,365.7 | 20,819.2 |
| | 08 | 16,074.9 | 11,056.5 | 27,131.4 | 4,430.0 | 16,403.4 | 20,833.4 |
| | 09 | 16,034.9 | 11,091.7 | 27,126.6 | 4,469.2 | 16,498.1 | 20,967.2 |
| | 10 | 16,138.5 | 11,109.7 | 27,248.1 | 4,468.8 | 16,532.6 | 21,001.4 |
| | 11 | 16,544.6 | 11,021.3 | 27,565.9 | 4,465.1 | 16,590.1 | 21,055.1 |
| | 12 | 16,762.9 | 11,069.7 | 27,832.6 | 4,396.9 | 16,680.4 | 21,077.3 |
| 2022 | 01 | 16,862.0 | 11,067.5 | 27,929.6 | 4,336.9 | 16,597.7 | 20,934.6 |
| | 02 | 16,686.6 | 10,895.4 | 27,582.0 | 4,412.8 | 16,641.0 | 21,053.7 |
| | 03 | 16,334.6 | 10,484.3 | 26,818.9 | 4,539.6 | 16,709.8 | 21,249.3 |
| | 04 | 16,365.7 | 10,510.7 | 26,876.4 | 4,579.9 | 16,833.8 | 21,413.7 |

Notes:

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Total deposits represent liabilities of commercial banks of BH towards all domestic institutional sectors in domestic and foreign currency. Total loans represent claims of commercial banks of BH on all institutional sectors, in domestic and foreign currency.

T09: Structure of Deposits and Loans of Commercial Banks by Currency

- end of period, KM million -

| Year | Month | DEPOSITS | | | | LOANS | | | |
|------|-------|----------|----------|------------------------|-------------|----------|----------|------------------------|-------------|
| | | KM | EUR | Other Foreign Currency | Total in KM | KM | EUR | Other Foreign Currency | Total in KM |
| 1 | 2 | 3 | 4 | 5 | 6 = 3+4+5 | 7 | 8 | 9 | 10 = 7+8+9 |
| 2012 | 12 | 7,141.4 | 5,579.0 | 605.3 | 13,325.8 | 15,290.0 | 227.4 | 25.1 | 15,542.5 |
| 2013 | 12 | 7,762.2 | 5,898.0 | 589.0 | 14,249.2 | 15,770.1 | 246.0 | 10.4 | 16,026.4 |
| 2014 | 12 | 8,696.0 | 6,062.5 | 616.8 | 15,375.2 | 16,246.1 | 218.6 | 8.7 | 16,473.5 |
| 2015 | 12 | 9,513.6 | 6,347.0 | 670.2 | 16,530.8 | 16,642.8 | 217.5 | 6.5 | 16,866.8 |
| 2016 | 12 | 10,607.6 | 6,458.1 | 686.4 | 17,752.1 | 16,990.4 | 205.6 | 5.1 | 17,201.1 |
| 2017 | 12 | 12,022.8 | 6,949.5 | 696.7 | 19,669.1 | 18,285.4 | 132.6 | 4.4 | 18,422.4 |
| 2018 | 12 | 13,807.3 | 7,222.2 | 720.3 | 21,749.8 | 19,386.2 | 98.2 | 1.4 | 19,485.8 |
| 2019 | 12 | 13,306.9 | 9,529.5 | 984.0 | 23,820.4 | 9,910.7 | 10,833.1 | 29.0 | 20,772.8 |
| 2020 | 12 | 14,374.7 | 9,776.7 | 830.8 | 24,982.2 | 9,855.4 | 10,471.5 | 20.5 | 20,347.4 |
| 2021 | 12 | 16,732.4 | 10,257.3 | 842.9 | 27,832.6 | 11,174.0 | 9,893.6 | 9.7 | 21,077.3 |
| 2021 | 01 | 14,343.8 | 9,811.7 | 833.3 | 24,988.8 | 9,802.1 | 10,404.3 | 20.4 | 20,226.7 |
| | 02 | 14,451.0 | 9,912.1 | 828.9 | 25,192.0 | 9,935.9 | 10,353.6 | 17.5 | 20,307.1 |
| | 03 | 14,570.2 | 9,978.4 | 844.0 | 25,392.7 | 10,128.6 | 10,327.8 | 16.1 | 20,472.6 |
| | 04 | 15,106.3 | 10,114.9 | 839.8 | 26,061.0 | 10,257.1 | 10,298.1 | 16.3 | 20,571.5 |
| | 05 | 15,229.9 | 10,032.7 | 868.9 | 26,131.5 | 10,370.4 | 10,260.1 | 13.7 | 20,644.2 |
| | 06 | 15,452.7 | 10,096.6 | 864.5 | 26,413.8 | 10,589.8 | 10,205.8 | 12.9 | 20,808.5 |
| | 07 | 15,609.1 | 10,159.6 | 873.6 | 26,642.3 | 10,605.6 | 10,200.6 | 13.0 | 20,819.2 |
| | 08 | 16,092.4 | 10,156.7 | 882.3 | 27,131.4 | 10,651.1 | 10,170.4 | 12.0 | 20,833.4 |
| | 09 | 16,114.8 | 10,156.9 | 854.9 | 27,126.6 | 10,847.9 | 10,108.1 | 11.2 | 20,967.2 |
| | 10 | 16,129.6 | 10,240.6 | 877.9 | 27,248.1 | 10,967.4 | 10,024.3 | 9.7 | 21,001.4 |
| | 11 | 16,382.0 | 10,315.0 | 868.9 | 27,565.9 | 11,075.8 | 9,969.7 | 9.7 | 21,055.1 |
| | 12 | 16,732.4 | 10,257.3 | 842.9 | 27,832.6 | 11,174.0 | 9,893.6 | 9.7 | 21,077.3 |
| 2022 | 01 | 16,766.6 | 10,301.3 | 861.7 | 27,929.6 | 11,108.9 | 9,816.0 | 9.8 | 20,934.6 |
| | 02 | 16,561.2 | 10,167.3 | 853.5 | 27,582.0 | 11,311.6 | 9,736.8 | 5.3 | 21,053.7 |
| | 03 | 16,098.3 | 9,883.9 | 836.7 | 26,818.9 | 11,595.4 | 9,650.0 | 3.9 | 21,249.3 |
| | 04 | 16,327.0 | 9,727.6 | 821.8 | 26,876.4 | 11,834.2 | 9,575.9 | 3.6 | 21,413.7 |

Notes:

Since January 2019, the currency structure of financial instruments (loans, deposits, securities) presented originally in KM and indexed in foreign currency has been reclassified from local currency positions to foreign currency positions in monetary statistics reports.

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

By order of FBA in March 2010, loans to households with currency clause with one bank were reclassified, from loans in EUR to loans in KM.

T10: Structure of Deposits with Commercial Banks by Sector

- end of period, KM million -

| DEPOSITS OF DOMESTIC INSTITUTIONAL SECTORS | | | | | | | | | | | | | |
|--|-------|-----------------------------|------------------------------|----------------------------------|-----------------------------------|-----------------------------------|--|---|--|--------------------------------------|------------------------|----------------|---------------|
| Year | Month | Deposits of BH Institutions | Entity Governments' Deposits | Deposits of Cantonal Governments | Deposits of Municipal Governments | Deposits of Social Security Funds | Deposits of Other Financial Institutions | Deposits of Nonfinancial Public Enterprises | Deposits of Nonfinancial Private Enterprises | Deposits of Non-profit Organisations | Deposits of Households | Other Deposits | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 = 3+...+13 |
| 2012 | 12 | 125,8 | 581,2 | 252,5 | 222,9 | 136,9 | 759,8 | 1.296,5 | 1.981,2 | 273,7 | 7.655,2 | 40,1 | 13.325,8 |
| 2013 | 12 | 128,0 | 471,7 | 249,1 | 199,0 | 114,0 | 861,1 | 1.339,2 | 2.198,5 | 294,7 | 8.363,9 | 30,0 | 14.249,2 |
| 2014 | 12 | 187,1 | 678,1 | 298,2 | 212,9 | 93,4 | 845,5 | 1.140,4 | 2.483,8 | 363,5 | 9.042,0 | 30,4 | 15.375,2 |
| 2015 | 12 | 231,8 | 693,0 | 337,0 | 245,5 | 65,8 | 891,7 | 1.187,6 | 2.606,7 | 365,7 | 9.864,8 | 41,2 | 16.530,8 |
| 2016 | 12 | 168,3 | 746,6 | 426,0 | 277,9 | 92,8 | 961,5 | 1.219,9 | 2.787,8 | 374,5 | 10.661,1 | 35,6 | 17.752,1 |
| 2017 | 12 | 267,3 | 856,7 | 599,5 | 340,2 | 152,9 | 1.047,0 | 1.384,8 | 3.329,9 | 384,1 | 11.271,1 | 35,4 | 19.669,1 |
| 2018 | 12 | 185,4 | 1.199,7 | 733,7 | 403,1 | 277,7 | 1.147,5 | 1.482,4 | 3.723,1 | 398,8 | 12.146,5 | 51,8 | 21.749,8 |
| 2019 | 12 | 173,8 | 1.467,9 | 914,6 | 446,3 | 352,7 | 1.155,4 | 1.510,7 | 4.052,6 | 447,5 | 13.240,9 | 58,0 | 23.820,4 |
| 2020 | 12 | 219,1 | 1.631,1 | 832,1 | 423,5 | 158,2 | 1.131,2 | 1.556,0 | 4.706,9 | 500,1 | 13.760,7 | 63,4 | 24.982,2 |
| 2021 | 12 | 136,1 | 1.838,7 | 1.245,2 | 612,1 | 187,0 | 1.159,6 | 1.804,1 | 5.535,4 | 543,1 | 14.695,5 | 75,7 | 27.832,6 |
| 2021 | 01 | 197,2 | 1.480,8 | 813,8 | 428,2 | 167,8 | 1.118,4 | 1.592,1 | 4.756,2 | 508,0 | 13.862,8 | 63,5 | 24.988,8 |
| | 02 | 200,0 | 1.486,2 | 823,2 | 436,2 | 161,7 | 1.102,7 | 1.669,5 | 4.752,0 | 496,8 | 14.000,8 | 62,9 | 25.192,0 |
| | 03 | 167,1 | 1.506,0 | 852,1 | 447,4 | 192,2 | 1.095,2 | 1.719,8 | 4.732,4 | 498,7 | 14.118,6 | 63,3 | 25.392,7 |
| | 04 | 178,9 | 2.030,5 | 870,5 | 455,1 | 187,7 | 1.054,1 | 1.799,2 | 4.645,0 | 495,2 | 14.274,8 | 70,0 | 26.061,0 |
| | 05 | 139,0 | 1.895,8 | 860,4 | 463,1 | 205,9 | 1.056,9 | 1.751,4 | 4.886,1 | 519,7 | 14.282,6 | 70,6 | 26.131,5 |
| | 06 | 163,5 | 1.910,1 | 890,8 | 494,9 | 188,2 | 1.071,4 | 1.733,6 | 5.019,5 | 517,2 | 14.352,5 | 72,0 | 26.413,8 |
| | 07 | 170,7 | 1.906,5 | 890,6 | 514,8 | 190,6 | 1.049,4 | 1.728,7 | 5.175,5 | 532,3 | 14.409,6 | 73,5 | 26.642,3 |
| | 08 | 136,9 | 1.915,4 | 931,9 | 529,4 | 188,2 | 1.094,0 | 1.804,8 | 5.477,3 | 533,9 | 14.442,8 | 76,8 | 27.131,4 |
| | 09 | 121,5 | 1.893,0 | 1.075,8 | 556,3 | 192,0 | 1.120,5 | 1.725,8 | 5.339,1 | 543,6 | 14.490,3 | 68,6 | 27.126,6 |
| | 10 | 125,4 | 1.715,7 | 1.253,2 | 595,6 | 174,4 | 1.124,2 | 1.719,3 | 5.388,5 | 551,5 | 14.540,5 | 59,9 | 27.248,1 |
| | 11 | 137,6 | 1.881,7 | 1.271,7 | 608,4 | 191,1 | 1.103,9 | 1.762,8 | 5.460,4 | 540,3 | 14.540,4 | 67,6 | 27.565,9 |
| | 12 | 136,1 | 1.838,7 | 1.245,2 | 612,1 | 187,0 | 1.159,6 | 1.804,1 | 5.535,4 | 543,1 | 14.695,5 | 75,7 | 27.832,6 |
| 2022 | 01 | 189,2 | 1.769,4 | 1.128,4 | 642,4 | 162,0 | 1.146,8 | 1.849,3 | 5.670,3 | 546,8 | 14.751,1 | 73,8 | 27.929,6 |
| | 02 | 198,2 | 1.753,6 | 1.165,1 | 664,7 | 157,5 | 1.160,4 | 1.898,3 | 5.455,3 | 544,9 | 14.512,9 | 71,2 | 27.582,0 |
| | 03 | 180,2 | 1.734,2 | 1.235,2 | 670,7 | 163,4 | 1.120,3 | 2.010,8 | 5.303,0 | 527,9 | 13.787,6 | 85,6 | 26.818,9 |
| | 04 | 204,8 | 1.739,3 | 1.306,1 | 661,2 | 169,1 | 1.175,8 | 2.047,4 | 5.146,0 | 547,7 | 13.789,2 | 89,7 | 26.876,4 |

Notes:

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Deposits of domestic institutional sectors represent liabilities of commercial banks towards all institutional sectors. Deposits on the BH level represent deposits with commercial banks covered by Main Unit Sarajevo, Main Unit Mostar and Main Bank of Republika Srpska CBBH Banja Luka.

T11: Structure of Loans of Commercial Banks by Sector

- end of period, KM million -

| LOANS OF DOMESTIC INSTITUTIONAL SECTORS | | | | | | | | | | | | | |
|---|-------|--------------------------|-----------------------------|-------------------------------|--------------------------------|--------------------------------|---------------------------------------|---|--|-----------------------------------|---------------------|-------------|---------------|
| Year | Month | Loans to BH Institutions | Loans to Entity Governments | Loans to Cantonal Governments | Loans to Municipal Governments | Loans to Social Security Funds | Loans to Other Financial Institutions | Loans to Non-financial Public Enterprises | Loans to Non-financial Private Enterprises | Loans to Non-profit Organizations | Loans to Households | Other Loans | Total |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 = 3+...+13 |
| 2012 | 12 | 0,0 | 406,9 | 69,4 | 311,8 | 38,3 | 60,4 | 386,7 | 7.437,2 | 22,9 | 6.794,7 | 14,1 | 15.542,5 |
| 2013 | 12 | 0,0 | 431,5 | 78,5 | 339,5 | 52,8 | 51,8 | 450,7 | 7.521,2 | 20,5 | 7.065,2 | 14,6 | 16.026,4 |
| 2014 | 12 | 0,0 | 492,0 | 165,2 | 340,5 | 103,1 | 47,4 | 442,1 | 7.419,3 | 14,5 | 7.428,2 | 21,3 | 16.473,5 |
| 2015 | 12 | 0,0 | 490,2 | 230,3 | 303,7 | 138,4 | 60,1 | 396,7 | 7.418,2 | 16,7 | 7.784,2 | 28,2 | 16.866,8 |
| 2016 | 12 | 0,0 | 343,5 | 233,2 | 281,8 | 104,2 | 52,4 | 371,9 | 7.703,3 | 19,1 | 8.076,3 | 15,4 | 17.201,1 |
| 2017 | 12 | 0,0 | 378,0 | 209,3 | 292,0 | 87,3 | 83,4 | 401,6 | 8.319,8 | 21,8 | 8.613,7 | 15,6 | 18.422,4 |
| 2018 | 12 | 0,0 | 388,7 | 186,8 | 292,1 | 174,2 | 125,7 | 421,3 | 8.623,0 | 20,3 | 9.241,3 | 12,5 | 19.485,8 |
| 2019 | 12 | 0,0 | 416,5 | 168,7 | 313,5 | 199,5 | 144,7 | 497,6 | 9.034,0 | 20,6 | 9.975,5 | 2,2 | 20.772,8 |
| 2020 | 12 | 11,6 | 422,1 | 142,2 | 374,1 | 211,2 | 144,8 | 535,7 | 8.588,4 | 20,5 | 9.894,8 | 2,0 | 20.347,4 |
| 2021 | 12 | 16,1 | 407,0 | 187,2 | 375,8 | 194,2 | 152,7 | 510,7 | 8.776,8 | 20,3 | 10.435,5 | 1,1 | 21.077,3 |
| 2021 | 01 | 11,6 | 423,6 | 138,6 | 374,6 | 208,4 | 135,4 | 527,1 | 8.510,8 | 18,8 | 9.875,8 | 1,9 | 20.226,7 |
| | 02 | 11,6 | 416,5 | 138,7 | 370,7 | 204,1 | 128,6 | 527,7 | 8.590,6 | 18,6 | 9.898,1 | 1,9 | 20.307,1 |
| | 03 | 13,6 | 428,6 | 133,6 | 366,9 | 235,5 | 133,6 | 513,9 | 8.657,0 | 17,4 | 9.971,0 | 1,6 | 20.472,6 |
| | 04 | 13,6 | 432,4 | 132,5 | 364,1 | 233,7 | 122,2 | 511,8 | 8.711,0 | 17,8 | 10.030,8 | 1,7 | 20.571,5 |
| | 05 | 13,6 | 434,3 | 130,5 | 362,5 | 231,2 | 119,0 | 504,9 | 8.723,4 | 17,2 | 10.105,9 | 1,7 | 20.644,2 |
| | 06 | 13,6 | 424,0 | 125,3 | 364,5 | 224,7 | 121,6 | 505,3 | 8.805,1 | 19,6 | 10.203,1 | 1,6 | 20.808,5 |
| | 07 | 15,7 | 417,1 | 122,4 | 361,7 | 224,1 | 148,7 | 494,9 | 8.750,6 | 19,4 | 10.263,0 | 1,6 | 20.819,2 |
| | 08 | 13,6 | 417,1 | 130,5 | 359,6 | 217,3 | 143,0 | 498,8 | 8.728,4 | 20,0 | 10.303,5 | 1,6 | 20.833,4 |
| | 09 | 14,7 | 413,5 | 175,6 | 367,3 | 213,9 | 144,0 | 506,1 | 8.757,7 | 22,0 | 10.351,1 | 1,3 | 20.967,2 |
| | 10 | 15,4 | 411,8 | 172,4 | 365,8 | 206,0 | 145,8 | 493,5 | 8.761,8 | 21,1 | 10.406,1 | 1,6 | 21.001,4 |
| | 11 | 16,8 | 414,6 | 181,7 | 362,5 | 200,4 | 142,1 | 512,2 | 8.761,7 | 21,1 | 10.441,2 | 1,0 | 21.055,1 |
| | 12 | 16,1 | 407,0 | 187,2 | 375,8 | 194,2 | 152,7 | 510,7 | 8.776,8 | 20,3 | 10.435,5 | 1,1 | 21.077,3 |
| 2022 | 01 | 14,3 | 406,7 | 182,7 | 370,2 | 191,6 | 147,9 | 506,5 | 8.695,4 | 19,5 | 10.399,0 | 0,9 | 20.934,6 |
| | 02 | 13,6 | 400,3 | 182,1 | 365,8 | 189,0 | 146,8 | 513,9 | 8.781,5 | 19,1 | 10.440,6 | 1,0 | 21.053,7 |
| | 03 | 13,2 | 384,4 | 179,0 | 361,6 | 186,4 | 146,6 | 505,3 | 8.926,5 | 19,1 | 10.526,4 | 0,8 | 21.249,3 |
| | 04 | 12,7 | 380,6 | 175,9 | 358,1 | 183,5 | 144,9 | 506,1 | 9.035,1 | 20,5 | 10.595,3 | 1,1 | 21.413,7 |

Notes:

Monetary data have been updated according to the IMF methodology (Monetary and Financial Statistics Manual, 2000) from January 2006.

Time and savings deposits represent liabilities of commercial banks related to time and savings deposits up to 3 months, from 3 months to 1 year, from 1 year to 3 years, and over 3 years, in domestic and foreign currency.

T12: Interest Rates on Loans to Households

| | | Loans in KM | | | | | | Loans in KM Indexed to Foreign Currency | | | | | | *Revolving Loans, Overdrafts and Credit Cards (Loan Facility) | | | | |
|----------------------------|--------|------------------------------------|--------------------------|------------------|--------------------|------------------------------------|--------------------------|---|------------------------------------|--------------------------|--------------------|------------------------------------|--------------------------|---|------------|---|-----------------------|--|
| | | For Housing Needs | | | For Other Purposes | | | For Housing Needs | | | For Other Purposes | | | Loans in KM | | Loans in KM Indexed to Foreign Currency | | |
| Year | Period | Floating Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Over 10 Years IRF | Floating Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Floating Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Floating Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Overdrafts | Credit Card with Extended Credit | Overdrafts | |
| Weighted monthly averages | | | | | | | | | | | | | | | | | percentages per annum | |
| 2021 | 01 | 3.329 | ... | 3.514 | 3.686 | 5.793 | 5.919 | 3.605 | ... | 3.929 | 3.644 | 5.906 | 5.926 | 6.393 | 12.069 | 13.588 | 9.744 | |
| | 02 | 3.523 | 3.260 | 3.375 | 3.326 | 5.750 | 5.853 | 3.625 | ... | 3.968 | 3.636 | 6.092 | 5.753 | 6.337 | 11.950 | 13.598 | 9.715 | |
| | 03 | 3.528 | 3.124 | 3.395 | 3.282 | 5.612 | 5.461 | 3.541 | 4.260 | 3.986 | 3.540 | 6.001 | 5.602 | 5.759 | 11.946 | 13.616 | 9.651 | |
| | 04 | 3.491 | - | 3.112 | 3.535 | 5.486 | 5.413 | 3.559 | 4.294 | 3.965 | 3.770 | 5.693 | 5.397 | 5.688 | 11.912 | 13.607 | 9.547 | |
| | 05 | 3.448 | 3.668 | 3.005 | 3.279 | 5.432 | 5.492 | 3.641 | ... | 4.622 | 3.735 | 5.703 | 5.470 | 5.485 | 11.881 | 13.634 | 9.453 | |
| | 06 | 3.357 | 3.630 | 2.950 | 3.130 | 5.354 | 5.462 | 3.618 | ... | 4.649 | 3.644 | 5.534 | 5.480 | 5.412 | 11.875 | 13.721 | 9.343 | |
| | 07 | 3.043 | 2.974 | 2.996 | 3.858 | 5.349 | 5.217 | 3.527 | ... | 4.749 | 3.584 | 5.404 | 5.132 | 5.325 | 11.839 | 13.695 | 9.268 | |
| | 08 | 3.083 | ... | 3.045 | 3.950 | 5.244 | 5.469 | 3.323 | 4.072 | 4.413 | 3.904 | 5.684 | 5.252 | 5.583 | 11.767 | 13.659 | 9.147 | |
| | 09 | 2.826 | ... | 2.862 | 3.913 | 5.068 | 5.329 | 3.349 | ... | 4.239 | 3.760 | 5.639 | 5.238 | 5.462 | 11.908 | 13.747 | 8.982 | |
| | 10 | 3.069 | 3.341 | 2.849 | 3.103 | 5.001 | 5.217 | 3.372 | ... | 4.208 | 3.851 | 5.592 | 5.075 | 5.387 | 11.858 | 13.776 | 8.931 | |
| | 11 | 3.043 | 3.000 | 3.227 | 4.185 | 5.164 | 5.180 | 3.455 | ... | 3.972 | 3.933 | 5.489 | 4.817 | 5.316 | 11.878 | 13.783 | 8.881 | |
| | 12 | 3.095 | 2.861 | 3.244 | 4.054 | 5.377 | 5.164 | 3.338 | 4.570 | 3.868 | 3.743 | 5.375 | 4.822 | 5.415 | 11.773 | 13.965 | 9.157 | |
| 2022 | 01 | 3.133 | ... | 3.198 | 3.320 | 5.077 | 5.257 | 3.124 | ... | 3.960 | 3.819 | 5.471 | 5.113 | 5.602 | 11.840 | 13.933 | 9.088 | |
| | 02 | 2.958 | ... | 3.087 | 3.670 | 5.287 | 5.164 | 3.206 | ... | 3.837 | 3.445 | 5.332 | 5.192 | 5.566 | 11.815 | 13.947 | 8.822 | |
| | 03 | 2.924 | 3.112 | 3.018 | 3.066 | 5.124 | 5.120 | 3.519 | ... | 3.891 | 3.523 | 5.125 | 4.987 | 5.415 | 11.857 | 13.989 | 8.959 | |
| | 04 | 3.001 | 2.841 | 3.078 | 2.956 | 5.201 | 5.177 | 3.275 | ... | 3.816 | 3.453 | 5.101 | 5.202 | 5.205 | 11.850 | 13.987 | 8.932 | |
| Loan amount (new business) | | | | | | | | | | | | | | | | | | |
| 2021 | 01 | 2,119 | ... | 393 | 914 | 34,821 | 18,096 | 14,847 | ... | 2,172 | 7,111 | 32,988 | 5,317 | 18,404 | 555,169 | 111,852 | 47,639 | |
| | 02 | 2,281 | 207 | 861 | 543 | 62,302 | 29,043 | 17,914 | ... | 3,273 | 5,618 | 44,713 | 8,963 | 21,338 | 546,544 | 109,804 | 46,294 | |
| | 03 | 2,426 | 454 | 982 | 969 | 75,720 | 35,693 | 21,019 | 680 | 3,309 | 4,947 | 56,821 | 12,845 | 11,175 | 551,786 | 109,453 | 45,110 | |
| | 04 | 4,228 | ... | 1,301 | 1,066 | 76,131 | 33,855 | 20,011 | 650 | 2,682 | 8,061 | 55,065 | 11,568 | 8,940 | 540,494 | 108,305 | 43,650 | |
| | 05 | 4,461 | 364 | 3,411 | 631 | 70,717 | 30,789 | 23,647 | ... | 3,622 | 10,583 | 49,395 | 11,334 | 10,430 | 548,612 | 108,297 | 42,764 | |
| | 06 | 6,388 | 402 | 3,945 | 1,051 | 81,831 | 37,807 | 25,436 | ... | 4,616 | 8,669 | 56,262 | 11,665 | 10,718 | 553,429 | 108,244 | 42,579 | |
| | 07 | 8,569 | 1,200 | 3,861 | 1,535 | 88,314 | 38,097 | 21,382 | ... | 4,761 | 7,296 | 50,869 | 9,968 | 11,223 | 556,597 | 107,946 | 42,758 | |
| | 08 | 6,307 | ... | 4,407 | 1,306 | 33,015 | 29,865 | 19,823 | 486 | 2,063 | 8,078 | 58,690 | 8,243 | 7,696 | 559,981 | 113,930 | 41,986 | |
| | 09 | 8,296 | ... | 5,273 | 1,647 | 35,938 | 33,693 | 18,740 | ... | 2,083 | 6,080 | 62,591 | 9,594 | 10,539 | 560,716 | 112,129 | 41,979 | |
| | 10 | 9,445 | 336 | 3,776 | 1,217 | 45,750 | 35,173 | 19,253 | ... | 1,967 | 5,893 | 56,376 | 8,680 | 7,841 | 562,394 | 111,628 | 42,236 | |
| | 11 | 9,390 | 690 | 8,079 | 4,075 | 44,788 | 37,003 | 21,032 | ... | 2,611 | 8,541 | 46,066 | 2,668 | 7,548 | 564,767 | 111,939 | 41,969 | |
| | 12 | 9,615 | 380 | 5,576 | 2,194 | 47,483 | 36,773 | 17,697 | 412 | 2,471 | 4,695 | 53,132 | 1,717 | 9,332 | 547,070 | 102,693 | 38,998 | |
| 2022 | 01 | 5,382 | ... | 4,247 | 968 | 34,615 | 24,012 | 14,323 | ... | 1,525 | 4,067 | 39,197 | 1,796 | 5,338 | 546,185 | 101,205 | 38,198 | |
| | 02 | 7,833 | ... | 4,028 | 1,652 | 54,559 | 40,705 | 14,997 | ... | 2,929 | 4,519 | 60,143 | 2,817 | 9,394 | 541,897 | 100,158 | 39,386 | |
| | 03 | 9,543 | 623 | 6,917 | 2,346 | 76,398 | 43,913 | 17,363 | ... | 2,711 | 6,499 | 50,201 | 8,607 | 11,049 | 548,317 | 97,910 | 38,093 | |
| | 04 | 7,486 | 1,805 | 8,121 | 3,739 | 79,785 | 43,770 | 17,036 | ... | 3,897 | 6,435 | 32,847 | 3,003 | 7,362 | 537,065 | 98,692 | 37,771 | |

Notes:

Since 01 July 2017, the status change of the merger of subsidiary company UniCredit Leasing d.o.o. Sarajevo to the company Unicredit Bank d.d. Mostar has taken place. Accordingly, Unicredit Leasing d.o.o. Sarajevo has stopped existing as of 30 June 2017 and the data on the merged company are presented within the report on UniCredit Bank d.d. Mostar, starting from the report for July 2017.

* Interest rates in table for revolving loans and credit cards and their amounts refer to the outstanding amounts.

IRF – initial rate fixation

... insufficient data to be published

The interest rate on the revolving loans and credit cards, includes data on credit cards with loan facility. Considering that credit cards with loan facility imply an interest free deferred payment (0% ir), they are not published.

No data for interest rates on loans in foreign currency on the basis of credit cards and overdrafts to non-financial corporations.

T13: Interest Rates on Loans to Non-financial Corporations

| | | Loans in KM | | | | | | Loans in KM Indexed to Foreign Currency | | | | | | | |
|----------------------------|--------|---|--------------------------|---|---|---|--------------------------|---|---|--------------------------|--------------------|---|-----------------------|---|--|
| Year | Period | Up to an Amount of EUR 0.25 Million | | Over EUR 0.25 Million to EUR 1 Million | Over EUR 1 Million | Up to an Amount of EUR 0.25 Million | | | Over EUR 0.25 Million up to EUR 1 Million | | Over EUR 1 Million | * Revolving Loans and Overdrafts | | | |
| | | Floating Interest Rate and up to 1 Year IRF | Over 1 up to 5 Years IRF | Floating Interest Rate and up to 1 Year IRF | Floating Interest Rate up to 1 Year IRF | Floating Interest Rate up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Floating Interest Rate up to 1 Year IRF | Over 1 up to 5 Years IRF | Over 5 Years IRF | Floating Interest Rate and up to 1 Year IRF | Loans in KM | Loans in KM Indexed to Foreign Currency | |
| Weighted monthly averages | | | | | | | | | | | | | percentages per annum | | |
| 2021 | 01 | 3.773 | 4.140 | 2.755 | 2.951 | 4.507 | 4.308 | 3.947 | 3.949 | 3.664 | 4.216 | ... | 2.939 | 2.936 | |
| | 02 | 3.777 | 4.237 | 2.997 | 3.227 | 4.298 | 4.404 | 3.991 | 3.582 | ... | 3.193 | 3.362 | 2.896 | 2.953 | |
| | 03 | 3.603 | 3.977 | 2.866 | 2.928 | 4.563 | 4.694 | 4.149 | 3.708 | 3.821 | ... | 3.931 | 2.883 | 2.951 | |
| | 04 | 3.852 | 4.385 | 2.962 | 2.516 | 4.390 | 4.031 | 4.106 | 4.200 | 2.407 | 4.241 | 4.333 | 2.872 | 2.975 | |
| | 05 | 3.712 | 3.927 | 3.011 | 3.054 | 4.360 | 4.309 | 4.034 | 3.853 | ... | ... | 3.955 | 2.874 | 3.016 | |
| | 06 | 3.718 | 4.026 | 2.679 | 2.671 | 4.472 | 4.266 | 3.759 | 3.737 | 3.472 | 3.910 | 3.450 | 2.876 | 3.061 | |
| | 07 | 3.776 | 3.833 | 3.122 | 2.866 | 4.076 | 4.361 | 4.171 | 3.942 | 3.044 | ... | 3.686 | 2.903 | 3.043 | |
| | 08 | 3.754 | 3.980 | 3.034 | 3.533 | 4.192 | 4.032 | 3.604 | 3.778 | 3.145 | ... | 3.382 | 2.852 | 3.001 | |
| | 09 | 3.673 | 4.055 | 3.251 | 2.881 | 4.119 | 3.598 | 3.583 | 3.777 | 3.010 | 4.304 | 3.091 | 2.885 | 2.978 | |
| | 10 | 3.763 | 3.950 | 3.375 | 2.961 | 4.389 | 3.451 | ... | 3.878 | ... | 3.444 | ... | 2.866 | 3.158 | |
| | 11 | 3.587 | 4.049 | 3.113 | 2.441 | 4.191 | 3.752 | 4.255 | 3.257 | 2.679 | ... | 3.787 | 2.855 | 3.180 | |
| | 12 | 3.708 | 4.040 | 3.058 | 2.297 | 4.115 | 3.358 | 3.382 | 3.613 | 3.018 | 3.228 | 3.292 | 2.852 | 3.139 | |
| 2022 | 01 | 3.648 | 4.074 | 2.939 | 2.627 | 4.084 | 3.619 | 3.002 | 3.760 | 3.167 | ... | 3.873 | 2.844 | 3.166 | |
| | 02 | 3.630 | 4.056 | 2.936 | 3.145 | 4.177 | 3.434 | ... | 3.408 | 2.730 | 3.512 | ... | 2.808 | 3.223 | |
| | 03 | 3.419 | 4.073 | 2.892 | 2.925 | 4.444 | 3.586 | 3.337 | 3.747 | ... | 3.317 | 3.984 | 2.811 | 3.140 | |
| | 04 | 3.624 | 3.969 | 2.773 | 2.431 | 4.135 | 3.608 | 3.479 | 3.991 | 2.826 | ... | ... | 2.775 | 3.187 | |
| Loan amount (new business) | | | | | | | | | | | | | | | |
| 2021 | 01 | 31,868 | 7,709 | 33,571 | 22,137 | 6,333 | 4,046 | 5,484 | 11,978 | 1,791 | 4,774 | ... | 2,612,980 | 331,976 | |
| | 02 | 38,147 | 9,549 | 39,663 | 18,941 | 8,323 | 4,584 | 1,660 | 11,369 | ... | 2,473 | 14,100 | 2,713,017 | 322,645 | |
| | 03 | 58,722 | 20,342 | 66,238 | 54,273 | 10,499 | 9,366 | 2,863 | 12,579 | 6,276 | ... | 28,782 | 2,737,680 | 316,460 | |
| | 04 | 53,675 | 13,997 | 65,107 | 52,708 | 7,771 | 10,053 | 3,323 | 12,971 | 6,303 | 3,503 | 49,201 | 2,784,420 | 299,044 | |
| | 05 | 54,634 | 11,563 | 43,638 | 19,644 | 11,280 | 8,552 | 2,371 | 20,622 | ... | ... | 12,777 | 2,799,720 | 281,865 | |
| | 06 | 49,857 | 17,157 | 53,481 | 45,930 | 9,979 | 8,408 | 2,890 | 16,220 | 3,431 | 7,234 | 39,551 | 2,838,704 | 263,381 | |
| | 07 | 36,568 | 11,076 | 37,683 | 38,725 | 14,807 | 4,373 | 1,850 | 20,499 | 5,128 | ... | 28,149 | 2,812,486 | 254,552 | |
| | 08 | 37,704 | 14,304 | 46,110 | 32,461 | 10,998 | 4,718 | 1,696 | 15,680 | 4,552 | ... | 17,861 | 2,790,088 | 252,194 | |
| | 09 | 41,715 | 18,846 | 48,727 | 56,474 | 10,393 | 6,194 | 1,575 | 7,252 | 6,300 | 3,820 | 9,989 | 2,793,433 | 252,458 | |
| | 10 | 48,969 | 19,564 | 48,750 | 65,318 | 6,143 | 7,212 | ... | 10,485 | ... | 4,395 | ... | 2,810,294 | 217,023 | |
| | 11 | 51,810 | 20,850 | 65,950 | 50,035 | 8,371 | 10,121 | 1,373 | 25,212 | 10,111 | ... | 18,278 | 2,813,908 | 208,498 | |
| | 12 | 63,293 | 24,688 | 79,908 | 74,493 | 7,495 | 9,168 | 1,528 | 19,152 | 5,892 | 5,801 | 15,900 | 2,778,808 | 198,275 | |
| 2022 | 01 | 34,801 | 12,810 | 48,525 | 35,615 | 6,968 | 2,607 | 813 | 17,532 | 4,560 | ... | 17,200 | 2,760,507 | 192,552 | |
| | 02 | 40,299 | 17,582 | 53,592 | 38,088 | 9,681 | 10,056 | ... | 10,199 | 3,602 | 3,084 | ... | 2,860,842 | 184,099 | |
| | 03 | 76,102 | 26,606 | 73,577 | 35,179 | 6,682 | 8,031 | 2,300 | 17,488 | ... | 2,426 | 12,494 | 2,928,390 | 191,319 | |
| | 04 | 64,682 | 25,916 | 66,300 | 50,298 | 9,241 | 6,919 | 2,200 | 19,080 | 9,696 | ... | ... | 2,966,638 | 183,092 | |

Notes:

Since 01 July 2017, the status change of the merger of subsidiary company UniCredit Leasing d.o.o. Sarajevo to the company Unicredit Bank d.d. Mostar has taken place. Accordingly, Unicredit Leasing d.o.o. Sarajevo has stopped existing as of 30 June 2017 and the data on the merged company are presented within the report on UniCredit Bank d.d. Mostar, starting from the report for July 2017.

* Interest rates in table for revolving loans and credit cards and their amounts refer to the outstanding amounts.

IRF – initial rate fixation

... insufficient data to be published

The interest rate on the revolving loans and credit cards, includes data on credit cards with loan facility. Considering that credit cards with loan facility imply an interest free deferred payment (0% ir), they are not published.

No data for interest rates on loans in foreign currency on the basis of credit cards and overdrafts to non-financial corporations.

T14: Interest Rates on Deposits of Households and Non-financial Companies

| | | Households | | | | | | | | | | Non-financial Companies | | | | | | | | | |
|-------------------------------|--------|---|-----------------------------------|-----------------------|---------------------|-----------------------|-----------------------------------|-----------------------|---------------------|------------------------------|---------------------|--|-----------------------------------|-----------------------|---------------------|-----------------------|-----------------------------------|-----------------------|------------------------------|---------------------|--|
| | | Deposits in KM and Deposits Indexed to Foreign Currency | | | | Deposits in EUR | | | | Deposits in Foreign Currency | | Deposits in KM and Indexed to Foreign Currency | | | | Deposits in EUR | | | Deposits in Foreign Currency | | |
| | | With Agreed Maturity | | | | With Agreed Maturity | | | | | | With Agreed Maturity | | | | With Agreed Maturity | | | | | |
| Year | Period | Up to 1 Year Maturity | Over 1 and up to 2 Years Maturity | Over 2 Years Maturity | *Overnight Deposits | Up to 1 Year Maturity | Over 1 and up to 2 Years Maturity | Over 2 Years Maturity | *Overnight Deposits | With Agreed Maturity | *Overnight Deposits | Up to 1 Year Maturity | Over 1 and up to 2 Years Maturity | Over 2 Years Maturity | *Overnight Deposits | Up to 1 Year Maturity | Over 1 and up to 2 Years Maturity | Over 2 Years Maturity | *Overnight Deposits | *Overnight Deposits | |
| Weighted monthly averages | | - percentages per annum - | | | | | | | | | | | | | | | | | | | |
| 2021 | 01 | 0.125 | 1.037 | 1.038 | 0.068 | 0.152 | 0.966 | 1.074 | 0.049 | 0.437 | 0.034 | 0.362 | 0.568 | 1.075 | 0.024 | ... | 0.879 | 1.348 | 0.009 | 0.030 | |
| | 02 | 0.158 | 0.763 | 1.186 | 0.068 | 0.179 | 0.967 | 1.153 | 0.048 | 0.628 | 0.033 | 0.424 | 0.820 | 0.952 | 0.025 | 0.038 | 1.067 | 1.256 | 0.009 | 0.026 | |
| | 03 | 0.256 | 0.548 | 1.020 | 0.067 | 0.174 | 1.133 | 1.316 | 0.045 | 0.355 | 0.033 | 0.653 | 0.268 | 1.102 | 0.021 | ... | 1.064 | 1.227 | 0.020 | 0.030 | |
| | 04 | 0.446 | 0.597 | 0.990 | 0.043 | 0.461 | 1.286 | 1.158 | 0.045 | 0.427 | 0.033 | 0.647 | 0.762 | 0.978 | 0.018 | 0.301 | 1.080 | 1.586 | 0.006 | 0.054 | |
| | 05 | 0.313 | 0.591 | 0.853 | 0.043 | 0.378 | 1.052 | 1.274 | 0.045 | 0.616 | 0.032 | 0.534 | 0.860 | 1.065 | 0.022 | ... | ... | 1.155 | 0.006 | 0.040 | |
| | 06 | 0.249 | 0.763 | 0.833 | 0.042 | 0.198 | 0.948 | 1.112 | 0.043 | 0.397 | 0.032 | 0.372 | 0.997 | 1.599 | 0.030 | 0.607 | 1.194 | 1.520 | 0.007 | 0.050 | |
| | 07 | 0.264 | 0.846 | 0.872 | 0.042 | 0.284 | 1.049 | 1.179 | 0.043 | 0.313 | 0.032 | 0.470 | 0.813 | 1.244 | 0.021 | 0.610 | 1.055 | ... | 0.006 | 0.044 | |
| | 08 | 0.231 | 0.608 | 0.864 | 0.042 | 0.229 | 1.082 | 1.008 | 0.042 | 0.250 | 0.031 | 0.323 | 0.622 | 1.227 | 0.021 | 0.286 | 0.569 | 1.442 | 0.006 | 0.039 | |
| | 09 | 0.204 | 0.527 | 0.735 | 0.041 | 0.237 | 0.920 | 0.929 | 0.042 | 0.231 | 0.031 | 0.474 | 0.401 | 0.811 | 0.022 | ... | 0.229 | 1.009 | 0.006 | 0.045 | |
| | 10 | 0.155 | 0.543 | 0.673 | 0.041 | 0.203 | 0.803 | 1.049 | 0.042 | 0.216 | 0.030 | 0.361 | 0.337 | ... | 0.040 | 0.112 | 0.818 | ... | 0.005 | 0.039 | |
| | 11 | 0.133 | 0.560 | 0.585 | 0.041 | 0.159 | 0.733 | 0.794 | 0.054 | 0.140 | 0.030 | 0.337 | 0.397 | 0.691 | 0.023 | 0.243 | 0.533 | 1.362 | 0.005 | 0.039 | |
| | 12 | 0.098 | 0.466 | 0.619 | 0.045 | 0.231 | 0.945 | 0.930 | 0.055 | 0.208 | 0.031 | 0.234 | 0.244 | ... | 0.018 | 0.434 | 0.305 | 0.953 | 0.006 | 0.043 | |
| 2022 | 01 | 0.149 | 0.415 | 0.650 | 0.045 | 0.154 | 0.916 | 0.933 | 0.054 | 0.127 | 0.031 | 0.367 | 0.200 | ... | 0.018 | 0.148 | 0.875 | 1.092 | 0.006 | 0.049 | |
| | 02 | 0.161 | 0.343 | 0.661 | 0.035 | 0.215 | 0.906 | 1.054 | 0.053 | 0.190 | 0.031 | 0.207 | 0.208 | 0.696 | 0.014 | ... | 0.375 | ... | 0.017 | 0.049 | |
| | 03 | 0.160 | 0.375 | 0.729 | 0.045 | 0.196 | 0.796 | 1.370 | 0.052 | 0.203 | 0.031 | 0.166 | 0.257 | 0.593 | 0.014 | 0.027 | 0.953 | 1.288 | 0.006 | 0.034 | |
| | 04 | 0.222 | 0.455 | 0.670 | 0.046 | 0.175 | 0.859 | 1.000 | 0.052 | 0.172 | 0.031 | 0.137 | 0.236 | 0.519 | 0.016 | 0.384 | 0.370 | 0.935 | 0.007 | 0.034 | |
| Deposit amount (new business) | | - KM thousand - | | | | | | | | | | | | | | | | | | | |
| 2021 | 01 | 5,685 | 14,219 | 18,292 | 5,272,476 | 10,333 | 58,629 | 49,260 | 1,858,054 | 5,207 | 384,668 | 6,976 | 8,247 | 593 | 3,842,840 | ... | 9,972 | 13,326 | 955,103 | 122,049 | |
| | 02 | 6,367 | 11,814 | 24,646 | 5,372,175 | 7,849 | 34,372 | 31,459 | 1,903,763 | 5,661 | 386,872 | 15,135 | 1,824 | 663 | 3,876,629 | 1,127 | 3,486 | 11,157 | 973,968 | 115,534 | |
| | 03 | 3,976 | 21,909 | 19,283 | 5,427,656 | 7,043 | 30,361 | 57,918 | 1,990,236 | 3,687 | 399,524 | 4,163 | 1,121 | 13,844 | 3,906,287 | ... | 42,164 | 7,610 | 1,000,320 | 109,391 | |
| | 04 | 6,754 | 7,960 | 19,140 | 5,574,952 | 7,693 | 60,843 | 29,395 | 2,010,522 | 693 | 397,203 | 3,236 | 14,106 | 2,756 | 3,869,922 | 5,662 | 45,098 | 3,240 | 1,006,791 | 109,793 | |
| | 05 | 4,754 | 10,040 | 16,571 | 5,616,284 | 7,547 | 24,682 | 20,480 | 2,031,245 | 1,871 | 406,280 | 5,484 | 7,758 | 5,820 | 4,074,861 | ... | ... | 3,716 | 1,037,026 | 127,918 | |
| | 06 | 4,738 | 19,444 | 19,693 | 5,711,950 | 5,674 | 24,118 | 37,184 | 2,047,960 | 1,687 | 417,312 | 13,662 | 46,488 | 2,040 | 4,310,795 | 1,093 | 2,088 | 4,376 | 1,023,592 | 101,901 | |
| | 07 | 9,428 | 11,038 | 13,216 | 5,787,252 | 6,171 | 33,168 | 19,936 | 2,069,591 | 882 | 423,455 | 9,325 | 26,517 | 17,246 | 4,393,847 | 9,088 | 630 | ... | 1,103,570 | 113,950 | |
| | 08 | 6,461 | 10,362 | 15,842 | 5,833,268 | 9,594 | 42,023 | 31,551 | 2,087,059 | 2,555 | 427,605 | 4,792 | 10,123 | 7,086 | 4,692,935 | 2,394 | 9,155 | 2,103 | 1,125,053 | 119,855 | |
| | 09 | 16,718 | 13,071 | 17,198 | 5,905,359 | 8,996 | 38,013 | 42,756 | 2,106,492 | 3,995 | 432,682 | 13,068 | 1,742 | 2,387 | 4,510,782 | ... | 16,798 | 10,524 | 1,095,031 | 102,869 | |
| | 10 | 5,251 | 12,415 | 15,869 | 5,942,168 | 12,290 | 32,056 | 28,543 | 2,136,501 | 3,016 | 440,811 | 3,037 | 16,401 | ... | 4,509,561 | 5,876 | 9,403 | ... | 1,108,115 | 121,685 | |
| | 11 | 7,974 | 8,343 | 12,012 | 5,979,774 | 7,826 | 43,279 | 42,730 | 2,129,522 | 1,260 | 449,822 | 21,742 | 5,667 | 798 | 4,687,605 | 12,403 | 4,398 | 7,161 | 1,190,419 | 114,724 | |
| | 12 | 8,431 | 17,683 | 15,228 | 6,218,427 | 9,432 | 33,280 | 38,855 | 2,151,732 | 1,896 | 444,055 | 13,950 | 9,133 | ... | 4,768,468 | 24,403 | 25,153 | 25,554 | 1,158,011 | 89,918 | |
| 2022 | 01 | 4,688 | 11,448 | 15,192 | 6,296,600 | 11,062 | 34,106 | 25,062 | 2,167,145 | 3,963 | 447,844 | 38,869 | 852 | ... | 4,734,148 | 18,203 | 18,960 | 5,171 | 1,287,822 | 102,118 | |
| | 02 | 4,522 | 9,455 | 8,937 | 6,176,989 | 9,542 | 28,190 | 25,893 | 2,149,503 | 2,824 | 432,624 | 33,982 | 4,312 | 4,050 | 4,617,554 | ... | 49,934 | ... | 1,221,880 | 95,687 | |
| | 03 | 9,612 | 6,974 | 12,805 | 5,850,702 | 25,653 | 33,125 | 32,502 | 2,062,502 | 3,832 | 411,826 | 40,220 | 6,160 | 41,303 | 4,570,131 | 1,089 | 35,244 | 9,478 | 1,256,150 | 130,871 | |
| | 04 | 10,970 | 8,043 | 14,407 | 5,929,910 | 23,158 | 25,791 | 20,642 | 2,092,672 | 857 | 417,447 | 14,217 | 1,349 | 28,915 | 4,600,766 | 26,024 | 58,211 | 27,474 | 1,142,376 | 103,910 | |

Notes:

* Interest rates on sight deposits and their amounts refer to the outstanding amounts.

Interest rates on deposit with agreed maturity and their amounts refer to new business.

... insufficient data to be published

Deposits in foreign currency include all foreign currencies except EUR.

T15: Average Required Reserve

- KM thousand -

| Year | Month | Base for Required Reserve Calculation | Average Reserve Requirement | Average Balance on the Reserve Accounts | Balance |
|------|-------|---------------------------------------|-----------------------------|---|-----------|
| 1 | 2 | 3 | 4 | 5 | 6=5-4 |
| 2012 | | 14,755,574 | 1,257,850 | 2,711,013 | 1,453,163 |
| 2013 | | 15,162,241 | 1,290,758 | 3,103,865 | 1,813,107 |
| 2014 | | 15,999,278 | 1,370,137 | 3,577,824 | 2,207,688 |
| 2015 | | 16,664,525 | 1,432,593 | 3,770,500 | 2,337,907 |
| 2016 | | 20,070,713 | 2,007,071 | 4,188,236 | 2,181,165 |
| 2017 | | 21,224,853 | 2,122,485 | 4,303,340 | 2,180,855 |
| 2018 | | 23,537,084 | 2,353,708 | 5,205,234 | 2,851,526 |
| 2019 | | 25,752,968 | 2,575,297 | 5,589,021 | 3,013,724 |
| 2020 | | 26,950,173 | 2,695,017 | 5,409,751 | 2,714,733 |
| 2021 | | 28,677,192 | 2,867,719 | 6,302,482 | 3,434,762 |
| 2021 | 01 | 27,546,321 | 2,754,632 | 5,888,091 | 3,133,459 |
| | 02 | 27,603,787 | 2,760,379 | 5,832,372 | 3,071,994 |
| | 03 | 27,787,510 | 2,778,751 | 5,905,814 | 3,127,063 |
| | 04 | 27,906,738 | 2,790,674 | 6,056,985 | 3,266,311 |
| | 05 | 28,446,483 | 2,844,648 | 6,079,976 | 3,235,328 |
| | 06 | 28,643,403 | 2,864,340 | 6,144,922 | 3,280,582 |
| | 07 | 28,818,942 | 2,881,894 | 6,082,809 | 3,200,914 |
| | 08 | 29,075,074 | 2,907,507 | 6,205,038 | 3,297,531 |
| | 09 | 29,396,044 | 2,939,604 | 6,547,961 | 3,608,357 |
| | 10 | 29,435,893 | 2,943,589 | 6,679,032 | 3,735,443 |
| | 11 | 29,631,656 | 2,963,166 | 7,040,915 | 4,077,749 |
| | 12 | 29,834,458 | 2,983,446 | 7,165,866 | 4,182,420 |
| 2022 | 01 | 30,100,075 | 3,010,007 | 7,060,649 | 4,050,642 |
| | 02 | 30,143,954 | 3,014,395 | 6,940,641 | 3,926,246 |
| | 03 | 29,609,812 | 2,960,981 | 6,366,329 | 3,405,348 |
| | 04 | 29,109,559 | 2,910,956 | 6,257,008 | 3,346,052 |

Notes:

From July 1st, 2016 the required reserves rate applied by the CBBH to the base for calculation of required reserves is 10.0%.

From 1 July 2016, the CBBH applies the new rates for the calculation of fees to the funds in the banks' reserves accounts: in the accounting period, the Central Bank does not charge a fee on the amount of required reserves in commercial banks' reserves accounts, and on the amount of excess reserves, the CBBH charges the fee at the rate equal to 50.0% of the rate applied to commercial banks' deposits (deposit facility rate) by the European Central Bank. Since May 1st, 2015 the Central Bank has calculated the compensation for a bank on the amount of the bank's funds in the reserve account with the Central Bank in the calculation period, as it follows:

-on the reserve requirement amount – the average of EONIA recorded in the same period on the market reduced by 10 basis points, or minimum zero.

-on the amount of the funds exceeding the reserve requirement – zero rate of compensation.

The zero rate of compensation on the reserve requirement is applied in case the average EONIA decreased by 10 basis points has a negative value.

From September 1st, 2014 the remuneration rate has been calculated on the basis of the weighted average interest rate which was earned by the Central Bank of BH on the market in the same period on deposits invested up to a month and 70.0% is calculated on the amount of required reserve or minimum 0, while 90.0% of the mentioned rate is calculated on the amount of excess reserves or minimum 0.

From August 1st, 2011 the remuneration rate is calculated by the weighted average interest rate which were earned by the Central Bank on deposits invested up to a month in the same period. 70.0% of this rate is calculated on the amount of required reserves while 90.0% of the same rate is calculated on the amount of excess reserves.

From February 1st, 2011 the required reserves rate on deposits and borrowed assets with contracted term of maturity up to one year was declined from 14.0% to 10.0%, while the required reserves rate on deposits and borrowed assets with contracted term of maturity over one year is not changed.

From July 1st, 2010 remuneration rate on the amount of required reserves is changed and calculated as an average of interest rates, which were earned by the Central bank on overnight deposits in the same period, while remuneration rate on the amount of excess reserves is not changed.

From May 1st, 2009 the required reserves rate is 7.0% on deposits and borrowed assets with contracted term of maturity over one year.

From April 1st, 2009 remuneration rate is calculated as:

-On the amount of required reserve is 0,5%.

-On the amount of excess reserves on the rate calculated as an average of interest rates, which were earned by the Central bank on deposits invested up to one month.

From January 1st, 2009 the required reserves rate is 14.0% on deposits and borrowed assets with contracted term of maturity up to one year and 10.0% on deposits and borrowed assets with contracted term of maturity over one year.

From October 11th, 2008 required reserves rate was declined from 18.0% to 14.0%.

From January 1st, 2008 required reserves rate was increased from 15.0% to 18.0%.

*The base for calculation of required reserves includes deposits and borrowed funds in domestic (in KM and KM with the currency clause) and other currency expressed in KM.

T16: Industrial Production Index

| Year | Month | Month / Previous Month of Current Year | | Month / the Same Month of Previous Year | | Month / ø 2015 | Month / Average of Previous Year |
|------|-------|--|-------|---|-------|----------------|----------------------------------|
| | | FBH | RS | FBH | RS | BH | BH |
| 2012 | 12 | ... | ... | 99.6 | 100.0 | 92.1 | ... |
| 2013 | 12 | ... | ... | 107.8 | 104.7 | 96.8 | ... |
| 2014 | 12 | ... | ... | 97.9 | 99.7 | 97.0 | ... |
| 2015 | 12 | ... | ... | 101.7 | 99.5 | 100.0 | ... |
| 2016 | 12 | ... | ... | 103.8 | 118.4 | 104.4 | ... |
| 2017 | 12 | ... | ... | 100.4 | 97.3 | 107.7 | ... |
| 2018 | 12 | ... | ... | 100.8 | 104.2 | 109.4 | ... |
| 2019 | 12 | ... | ... | 88.1 | 97.3 | 103.6 | ... |
| 2020 | 12 | ... | ... | 103.1 | 103.7 | 97.0 | ... |
| 2021 | 12 | ... | ... | 107.4 | 106.6 | 114.8 | ... |
| 2021 | 01 | 93.5 | 78.9 | 98.8 | 100.1 | 95.0 | 98.0 |
| | 02 | 103.6 | 114.2 | 102.2 | 117.7 | 101.5 | 104.7 |
| | 03 | 109.6 | 108.1 | 116.8 | 111.0 | 110.9 | 114.3 |
| | 04 | 99.3 | 91.3 | 125.9 | 120.6 | 107.2 | 110.6 |
| | 05 | 90.7 | 100.0 | 114.1 | 114.9 | 100.1 | 103.3 |
| | 06 | 108.4 | 108.6 | 115.0 | 120.4 | 108.8 | 112.2 |
| | 07 | 99.7 | 96.5 | 108.6 | 104.9 | 107.5 | 110.9 |
| | 08 | 91.4 | 95.6 | 108.4 | 105.4 | 99.7 | 102.8 |
| | 09 | 112.0 | 103.1 | 109.4 | 106.7 | 108.7 | 112.1 |
| | 10 | 102.5 | 100.7 | 108.6 | 102.8 | 110.8 | 114.3 |
| | 11 | 96.4 | 113.1 | 105.2 | 111.0 | 112.2 | 115.8 |
| | 12 | 102.7 | 101.9 | 107.4 | 106.6 | 114.8 | 118.4 |
| 2022 | 01 | 89.8 | 76.0 | 103.2 | 102.7 | 97.5 | 91.6 |
| | 02 | 103.8 | 109.0 | 103.4 | 98.1 | 102.8 | 96.6 |
| | 03 | 112.6 | 119.0 | 106.3 | 107.9 | 117.9 | 110.8 |
| | 04 | 96.7 | 93.2 | 103.5 | 110.0 | 112.4 | 105.7 |

Source:

Agency for Statistics of BH, Institute for Statistics of FBH (corrected data) and Republika Srpska Institute of Statistics

Notes:

Industrial production index for a month / the same month of previous year represents annual index on monthly level.

T17: Consumer Price Index for BH

| Year | Month | Consumer Price Index CPI | | |
|------|-------|--|--|--|
| | | Month/the Previous Month of Current Year | Month/ the Same Month of Previous Year | Period/ the Same Period of Previous Year |
| 2012 | 12 | ... | 101.8 | 102.1 |
| 2013 | 12 | ... | 98.8 | 99.9 |
| 2014 | 12 | ... | 99.6 | 99.1 |
| 2015 | 12 | ... | 98.7 | 99.0 |
| 2016 | 12 | ... | 99.7 | 98.9 |
| 2017 | 12 | ... | 101.3 | 101.2 |
| 2018 | 12 | ... | 101.6 | 101.4 |
| 2019 | 12 | ... | 99.9 | 100.6 |
| 2020 | 12 | ... | 98.4 | 99.0 |
| 2021 | 12 | ... | 106.3 | 102.0 |
| 2021 | 01 | 100.4 | 98.3 | 98.3 |
| | 02 | 100.5 | 98.7 | 98.5 |
| | 03 | 100.8 | 99.5 | 98.8 |
| | 04 | 99.7 | 100.9 | 99.3 |
| | 05 | 100.0 | 101.7 | 99.8 |
| | 06 | 100.1 | 101.7 | 100.1 |
| | 07 | 99.9 | 101.9 | 100.4 |
| | 08 | 100.2 | 102.3 | 100.6 |
| | 09 | 100.7 | 103.0 | 100.9 |
| | 10 | 102.0 | 104.3 | 101.2 |
| | 11 | 101.2 | 105.5 | 101.6 |
| | 12 | 100.7 | 106.3 | 102.0 |
| 2022 | 01 | 101.1 | 107.0 | 107.0 |
| | 02 | 101.5 | 108.1 | 107.5 |
| | 03 | 102.8 | 110.2 | 108.4 |
| | 04 | 102.4 | 113.2 | 109.6 |

Source:

Agency for Statistics of Bosnia and Herzegovina

Notes:

Consumer Price Index with temporary reductions of prices is a type of Consumer Price Index, in calculation of which, we take in account the reductions in prices of certain goods and services, in accordance with the EU Regulation, No 2602/2000.

T18: BH Balance of Payments

- KM million -

| | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------|---------------|-------------|
| CURRENT ACCOUNT | -2,266 | -1,425 | -1,983 | -1,458 | -1,424 | -1,520 | -1,094 | -985 | -1,286 | -802 |
| Goods - balance | -7,779 | -7,099 | -7,874 | -7,176 | -7,089 | -7,417 | -7,521 | -7,965 | -6,291 | -7,196 |
| Exports of goods | 6,067 | 6,645 | 6,847 | 7,196 | 7,700 | 9,341 | 10,418 | 10,180 | 9,423 | 12,713 |
| Imports of goods | 13,846 | 13,743 | 14,721 | 14,372 | 14,789 | 16,758 | 17,940 | 18,145 | 15,714 | 19,909 |
| Services - balance | 1,631 | 1,624 | 1,698 | 1,951 | 2,118 | 2,329 | 2,612 | 2,793 | 1,510 | 2,587 |
| Exports of services | 2,416 | 2,391 | 2,452 | 2,962 | 3,168 | 3,484 | 3,832 | 4,140 | 2,403 | 3,735 |
| Imports of services | 785 | 768 | 754 | 1,012 | 1,051 | 1,154 | 1,220 | 1,347 | 893 | 1,149 |
| Primary income - balance | 205 | 357 | 224 | 195 | 41 | -263 | -195 | -115 | -296 | -350 |
| Credit | 874 | 864 | 955 | 929 | 929 | 969 | 1,026 | 1,132 | 784 | 971 |
| Debit | 669 | 507 | 731 | 734 | 889 | 1,233 | 1,221 | 1,248 | 1,079 | 1,321 |
| Secondary income - balance | 3,676 | 3,694 | 3,969 | 3,573 | 3,507 | 3,831 | 4,010 | 4,303 | 3,791 | 4,157 |
| Credit | 3,954 | 3,973 | 4,267 | 3,909 | 3,852 | 4,192 | 4,404 | 4,715 | 4,224 | 4,613 |
| Debit | 277 | 279 | 298 | 336 | 345 | 362 | 394 | 412 | 433 | 456 |
| CAPITAL ACCOUNT | 334 | 337 | 442 | 364 | 300 | 342 | 305 | 387 | 318 | 284 |
| Credit | 334 | 337 | 442 | 364 | 300 | 342 | 311 | 390 | 326 | 284 |
| Debit | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 2 | 8 | 0 |
| FINANCIAL ACCOUNT | -1,806 | -909 | -1,428 | -885 | -817 | -898 | -801 | -396 | -773 | 9 |
| Direct investment | -506 | -342 | -784 | -509 | -550 | -717 | -960 | -543 | -581 | -796 |
| Net acquisition of financial assets | 91 | 126 | 15 | 167 | 5 | 173 | 32 | 216 | 132 | 74 |
| Net incurrence of liabilities | 597 | 468 | 799 | 675 | 555 | 890 | 992 | 760 | 713 | 870 |
| Portfolio investment | 19 | 144 | 107 | 110 | 167 | 157 | 256 | 218 | 11 | 111 |
| Net acquisition of financial assets | -43 | 80 | 36 | 51 | 99 | 92 | 254 | 183 | -19 | 324 |
| Net incurrence of liabilities | -62 | -64 | -71 | -58 | -68 | -64 | -2 | -35 | -30 | 214 |
| Financial derivatives | 0 | 0 | 0 | 0 | 1 | 1 | -5 | -1 | 0 | 1 |
| Net acquisition of financial assets | 0 | 0 | 0 | 0 | 0 | -4 | -7 | -12 | -7 | -3 |
| Net incurrence of liabilities | 0 | 0 | 0 | 0 | -1 | -5 | -2 | -11 | -7 | -4 |
| Other Investments | -1,391 | -1,420 | -1,463 | -1,366 | -1,365 | -1,473 | -1,205 | -1,004 | -1,449 | -2,002 |
| Net acquisition of financial assets | -387 | -238 | -584 | -417 | -294 | -690 | 286 | -12 | -177 | -59 |
| Currency and deposits | -483 | -339 | -598 | -366 | -316 | -547 | -59 | -28 | -228 | -121 |
| Loans | -18 | 5 | -23 | -80 | -74 | -289 | 223 | -90 | -13 | -45 |
| Insurance and pension | 18 | 15 | 9 | -75 | 20 | 20 | 30 | 22 | 27 | 36 |
| Trade credit and advances | 89 | 89 | 86 | 92 | 81 | 100 | 98 | 73 | 60 | 81 |
| Other financial assets | 8 | -8 | -59 | 12 | -4 | 26 | -6 | 10 | -24 | -10 |
| Net incurrence of liabilities | 1,004 | 1,182 | 878 | 950 | 1,070 | 783 | 1,491 | 992 | 1,272 | 1,942 |
| Currency and deposits | -83 | -119 | -281 | -58 | -107 | 69 | 393 | 75 | -811 | -286 |
| Loans | 546 | 768 | 645 | 522 | 698 | 127 | 463 | 323 | 1,489 | 889 |
| Insurance and pension | 7 | 12 | 17 | -8 | -4 | -5 | -10 | -10 | -5 | -2 |
| Trade credit and advances | 514 | 510 | 526 | 523 | 487 | 582 | 618 | 619 | 582 | 750 |
| Other financial assets (including the allocation of SDR) | 21 | 10 | -29 | -28 | -3 | 10 | 27 | -15 | 16 | 591 |
| Reserve assets | 73 | 709 | 712 | 881 | 930 | 1,136 | 1,114 | 935 | 1,246 | 2,695 |
| Monetary gold | 1 | 77 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Currency and deposits | -2,051 | -117 | -36 | -1,121 | 2,033 | -230 | 253 | 238 | 549 | 441 |
| Securities | 2,079 | 792 | 766 | 2,004 | -1,102 | 1,367 | 860 | 699 | 696 | 2,254 |
| Other reserve assets | 43 | -43 | -17 | -1 | -1 | -1 | 1 | -2 | 1 | 0 |
| NET ERRORS AND OMISSIONS | 127 | 179 | 113 | 209 | 306 | 281 | -12 | 202 | 196 | 526 |

Note:

The BH Balance of Payments is compiled in accordance with the IMF methodology (Balance of Payments and International Investment Position Manual, 6th edition – BPM6).

The detailed methodological information can be found on the web, at www.cbbh.ba/statistics

T18: BH Balance of Payments

- KM million -

| | Q1 2019 | Q2 2019 | Q3 2019 | Q4 2019 | Q1 2020 | Q2 2020 | Q3 2020 | Q4 2020 | Q1 2021 | Q2 2021 | Q3 2021 | Q4 2021 |
|---|-------------|-------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| CURRENT ACCOUNT | -401 | -254 | -3 | -327 | -250 | -332 | -398 | -306 | -99 | -338 | -123 | -242 |
| Goods - balance | -1,872 | -2,082 | -1,987 | -2,025 | -1,602 | -1,423 | -1,660 | -1,606 | -1,339 | -1,756 | -2,014 | -2,087 |
| Exports of goods | 2,368 | 2,694 | 2,585 | 2,532 | 2,389 | 2,048 | 2,354 | 2,633 | 2,745 | 3,047 | 3,254 | 3,667 |
| Imports of goods | 4,241 | 4,775 | 4,572 | 4,557 | 3,991 | 3,471 | 4,013 | 4,239 | 4,084 | 4,803 | 5,268 | 5,754 |
| Services - balance | 514 | 827 | 878 | 574 | 433 | 341 | 358 | 378 | 370 | 547 | 877 | 792 |
| Exports of services | 765 | 1,145 | 1,368 | 861 | 678 | 498 | 623 | 604 | 574 | 796 | 1,274 | 1,092 |
| Imports of services | 251 | 319 | 490 | 287 | 245 | 157 | 265 | 227 | 204 | 248 | 397 | 300 |
| Primary income - balance | 14 | -133 | -26 | 29 | 3 | -156 | -82 | -61 | -37 | -191 | -89 | -34 |
| Credit | 283 | 259 | 269 | 321 | 242 | 171 | 172 | 198 | 229 | 241 | 260 | 241 |
| Debit | 269 | 392 | 295 | 292 | 239 | 327 | 254 | 259 | 266 | 432 | 349 | 275 |
| Secondary income - balance | 943 | 1,133 | 1,132 | 1,094 | 916 | 906 | 986 | 984 | 906 | 1,061 | 1,103 | 1,087 |
| Credit | 1,035 | 1,232 | 1,239 | 1,210 | 1,016 | 1,002 | 1,104 | 1,102 | 1,016 | 1,175 | 1,206 | 1,217 |
| Debit | 91 | 99 | 106 | 116 | 100 | 96 | 118 | 119 | 110 | 113 | 103 | 130 |
| CAPITAL ACCOUNT | 95 | 98 | 98 | 96 | 67 | 65 | 87 | 98 | 57 | 64 | 85 | 79 |
| Credit | 95 | 99 | 99 | 97 | 69 | 67 | 89 | 100 | 57 | 64 | 85 | 79 |
| Debit | 1 | 1 | 1 | 1 | 2 | 2 | 2 | 2 | 0 | 0 | 0 | 0 |
| FINANCIAL ACCOUNT | -417 | -239 | 148 | 112 | -310 | -326 | -120 | -18 | -168 | -71 | 196 | 52 |
| Direct investment | -270 | -406 | -89 | 222 | -233 | -215 | -168 | 35 | -326 | -402 | -266 | 198 |
| Net acquisition of financial assets | -1 | 24 | -24 | 218 | 17 | 6 | 6 | 103 | 27 | 22 | 37 | -12 |
| Net incurrence of liabilities | 269 | 429 | 65 | -4 | 250 | 221 | 175 | 67 | 353 | 424 | 303 | -210 |
| Portfolio investment | 64 | 111 | 14 | 29 | -55 | 30 | -3 | 39 | 67 | -232 | 223 | 53 |
| Net acquisition of financial assets | 65 | 94 | 15 | 9 | -48 | 14 | -1 | 17 | 67 | 42 | 183 | 32 |
| Net incurrence of liabilities | 1 | -17 | 1 | -20 | 7 | -16 | 2 | -22 | 0 | 274 | -40 | -20 |
| Financial derivatives | 0 | 0 | -1 | 0 | 0 | 0 | -1 | 1 | 0 | 1 | 0 | 0 |
| Net acquisition of financial assets | -1 | -1 | -10 | -1 | -4 | -1 | -2 | 0 | -1 | -1 | 0 | -1 |
| Net incurrence of liabilities | 0 | -1 | -9 | 0 | -4 | -1 | -1 | -1 | -1 | -1 | 0 | -1 |
| Other Investments | 15 | -437 | -158 | -424 | 123 | -657 | -272 | -643 | 215 | -26 | -1,020 | -1,171 |
| Net acquisition of financial assets | 92 | -125 | 49 | -28 | 146 | -63 | -78 | -182 | 344 | 176 | -157 | -422 |
| Currency and deposits | 76 | -113 | 110 | -101 | 137 | -83 | -83 | -199 | 343 | 151 | -162 | -454 |
| Loans | -6 | -42 | -93 | 51 | 16 | 4 | -22 | -11 | -7 | -11 | -25 | -1 |
| Insurance and pension | 1 | 10 | 7 | 3 | 4 | 11 | 10 | 2 | 7 | 10 | 10 | 9 |
| Trade credit and advances | 20 | 18 | 16 | 19 | 16 | 14 | 14 | 16 | 19 | 19 | 20 | 23 |
| Other financial assets | 0 | 1 | 10 | -1 | -26 | -9 | 2 | 9 | -17 | 7 | -1 | 1 |
| Net incurrence of liabilities | 77 | 312 | 208 | 395 | 24 | 594 | 194 | 460 | 130 | 201 | 863 | 748 |
| Currency and deposits | -238 | 182 | -46 | 177 | -243 | -365 | -209 | 6 | -207 | -104 | -74 | 99 |
| Loans | 166 | -111 | 167 | 102 | 112 | 827 | 272 | 278 | 183 | 128 | 141 | 438 |
| Insurance and pension | -4 | -2 | -1 | -2 | -2 | -2 | -1 | -1 | 0 | -1 | -2 | 1 |
| Trade credit and advances | 146 | 163 | 156 | 154 | 145 | 130 | 147 | 160 | 153 | 181 | 197 | 219 |
| Other financial assets (including the allocation of SDR) | 8 | 80 | -68 | -35 | 11 | 4 | -16 | 17 | 2 | -2 | 600 | -9 |
| Reserve assets | -225 | 492 | 382 | 286 | -145 | 516 | 325 | 550 | -123 | 588 | 1,258 | 972 |
| Monetary gold | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Currency and deposits | -229 | 283 | 44 | 140 | 75 | -95 | 256 | 312 | -668 | 54 | 701 | 354 |
| Securities | 6 | 209 | 338 | 145 | -223 | 611 | 71 | 237 | 545 | 530 | 557 | 621 |
| Other reserve assets | -2 | 0 | 0 | 0 | 3 | 0 | -3 | 0 | 0 | 3 | 0 | -3 |
| NET ERRORS AND OMISSIONS | -110 | -83 | 52 | 343 | -127 | -59 | 192 | 190 | -125 | 202 | 234 | 215 |

Note:

The BH Balance of Payments is compiled in accordance with the IMF methodology (Balance of Payments and International Investment Position Manual, 6th edition – BPM6).

The detailed methodological information can be found on the web, at www.cbbh.ba/statistics

T19: International Investment Position (IIP)

- KM million -

| | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| NET POSITION | -15,178 | -15,101 | -15,509 | -15,692 | -15,282 | -14,545 | -14,100 | -12,932 | -11,842 | -11,717 |
| ASSETS | 12,321 | 13,466 | 13,983 | 14,597 | 15,816 | 17,045 | 19,326 | 21,159 | 22,469 | 25,122 |
| Direct investment | 560 | 695 | 708 | 878 | 933 | 1,157 | 1,268 | 1,381 | 1,513 | 1,394 |
| Equity and investment fund shares | 297 | 291 | 299 | 362 | 370 | 427 | 468 | 602 | 714 | 785 |
| Debt instruments | 263 | 404 | 410 | 516 | 562 | 730 | 799 | 779 | 799 | 608 |
| Portfolio investment | 466 | 532 | 569 | 582 | 674 | 764 | 1,018 | 1,204 | 1,185 | 1,508 |
| Equity and investment fund shares | 23 | 23 | 31 | 33 | 39 | 44 | 41 | 39 | 38 | 88 |
| Debt securities | 444 | 509 | 538 | 550 | 635 | 720 | 977 | 1,165 | 1,147 | 1,421 |
| Financial derivatives | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 1 | 0 | 0 |
| Other investment | 4,786 | 5,171 | 4,880 | 4,530 | 4,677 | 4,509 | 5,415 | 5,975 | 5,902 | 5,870 |
| Other equity | 29 | 47 | 48 | 52 | 48 | 52 | 54 | 64 | 72 | 66 |
| Currency and deposits | 2,985 | 3,288 | 2,982 | 2,870 | 3,127 | 3,191 | 3,952 | 4,350 | 4,297 | 4,259 |
| Loans | 329 | 334 | 311 | 232 | 158 | 176 | 249 | 209 | 196 | 374 |
| Insurance, pension, and standardized guarantee schemes | 61 | 58 | 110 | 88 | 87 | 92 | 89 | 94 | 105 | 99 |
| Trade credit and advances | 1,177 | 1,181 | 1,201 | 1,026 | 990 | 943 | 1,021 | 1,199 | 1,195 | 1,036 |
| Other accounts receivable | 205 | 263 | 228 | 262 | 267 | 55 | 49 | 60 | 36 | 36 |
| Reserve assets | 6,509 | 7,068 | 7,826 | 8,606 | 9,531 | 10,614 | 11,626 | 12,598 | 13,869 | 16,349 |
| Currency and deposits | 2,335 | 2,218 | 2,182 | 1,132 | 3,165 | 2,935 | 3,188 | 3,426 | 3,975 | 4,416 |
| Securities | 3,877 | 4,592 | 5,384 | 7,288 | 6,158 | 7,474 | 8,225 | 8,917 | 9,601 | 11,630 |
| Other reserve assets | 297 | 258 | 260 | 186 | 208 | 205 | 212 | 254 | 292 | 304 |
| LIABILITIES | 27,499 | 28,567 | 29,492 | 30,290 | 31,098 | 31,590 | 33,426 | 34,091 | 34,311 | 36,839 |
| Direct investment | 11,324 | 12,231 | 12,253 | 13,063 | 13,382 | 14,166 | 14,957 | 15,417 | 15,494 | 16,569 |
| Equity and investment fund shares | 8,006 | 8,872 | 8,449 | 9,516 | 9,698 | 10,517 | 11,364 | 11,659 | 12,117 | 14,227 |
| Debt instruments | 3,318 | 3,360 | 3,803 | 3,547 | 3,684 | 3,649 | 3,592 | 3,758 | 3,377 | 2,342 |
| Portfolio investment | 703 | 544 | 474 | 349 | 299 | 240 | 246 | 206 | 180 | 364 |
| Equity and investment fund shares | 123 | 127 | 118 | 56 | 79 | 93 | 98 | 99 | 111 | 108 |
| Debt securities | 580 | 417 | 355 | 293 | 220 | 147 | 148 | 107 | 69 | 255 |
| Financial derivatives | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 1 | 2 | 0 |
| Other investment | 15,472 | 15,792 | 16,766 | 16,878 | 17,416 | 17,184 | 18,223 | 18,467 | 18,635 | 19,906 |
| Other equity | 66 | 42 | 50 | 47 | 26 | 29 | 36 | 47 | 52 | 70 |
| Currency and deposits | 2,053 | 1,934 | 1,653 | 1,595 | 1,489 | 1,554 | 2,751 | 2,825 | 2,015 | 1,730 |
| Loans | 10,758 | 11,113 | 12,310 | 12,632 | 13,074 | 12,890 | 12,494 | 12,547 | 13,384 | 14,303 |
| Insurance, pension, and standardized guarantee schemes | 17 | 16 | 17 | 18 | 19 | 22 | 23 | 24 | 27 | 29 |
| Trade credit and advances | 2,179 | 2,231 | 2,284 | 2,119 | 2,341 | 2,243 | 2,435 | 2,550 | 2,684 | 2,682 |
| Other accounts payable - other | 32 | 105 | 76 | 68 | 65 | 73 | 102 | 84 | 100 | 87 |
| Special drawing rights (Net incurrence of liabilities) | 367 | 352 | 375 | 401 | 401 | 374 | 382 | 389 | 373 | 1,005 |

Note:

International investment position (IIP) for BH is compiled in accordance with the latest International Monetary Fund Methodology for compilation of Balance of payments (BOP) and International investment position statistics, sixth edition (BPM6). Compilation of the International investment position includes also the regular revision of previously published data for the three years backwards in accordance with most recent available source data. Shortened versions of the applied methodological approach for the compilation of BH IIP statistics are available on the CBBH website.

T19: International Investment Position (IIP)

- KM million -

| | Q1 2019 | Q2 2019 | Q3 2019 | Q4 2019 | Q1 2020 | Q2 2020 | Q3 2020 | Q4 2020 | Q1 2021 | Q2 2021 | Q3 2021 | Q4 2021 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| NET POSITION | -14,081 | -14,151 | -13,372 | -12,932 | -12,869 | -13,174 | -12,513 | -11,842 | -12,049 | -12,161 | -11,859 | -11,717 |
| ASSETS | 19,511 | 19,921 | 20,786 | 21,159 | 20,921 | 21,239 | 21,645 | 22,469 | 22,659 | 23,270 | 24,471 | 25,122 |
| Direct investment | 1,266 | 1,290 | 1,266 | 1,381 | 1,398 | 1,404 | 1,410 | 1,513 | 1,368 | 1,390 | 1,428 | 1,394 |
| Equity and investment fund shares | 480 | 527 | 544 | 602 | 607 | 610 | 627 | 714 | 730 | 756 | 773 | 785 |
| Debt instruments | 786 | 763 | 721 | 779 | 791 | 794 | 783 | 799 | 638 | 634 | 655 | 608 |
| Portfolio investment | 1,083 | 1,178 | 1,193 | 1,204 | 1,156 | 1,170 | 1,169 | 1,185 | 1,246 | 1,288 | 1,472 | 1,508 |
| Equity and investment fund shares | 40 | 41 | 44 | 39 | 34 | 36 | 34 | 38 | 41 | 34 | 74 | 88 |
| Debt securities | 1,043 | 1,137 | 1,149 | 1,165 | 1,122 | 1,134 | 1,135 | 1,147 | 1,205 | 1,255 | 1,398 | 1,421 |
| Financial derivatives | 1 | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 2 | 0 | 1 | 0 |
| Other investment | 5,687 | 5,430 | 5,873 | 5,975 | 5,905 | 5,642 | 5,721 | 5,902 | 6,402 | 6,411 | 6,155 | 5,870 |
| Other equity | 54 | 54 | 54 | 64 | 62 | 64 | 65 | 72 | 73 | 65 | 65 | 66 |
| Currency and deposits | 4,185 | 3,937 | 4,404 | 4,350 | 4,283 | 4,026 | 4,123 | 4,297 | 4,642 | 4,720 | 4,539 | 4,259 |
| Loans | 235 | 186 | 114 | 209 | 224 | 228 | 207 | 196 | 390 | 379 | 354 | 374 |
| Insurance, pension, and standardized guarantee schemes | 93 | 89 | 89 | 94 | 102 | 99 | 102 | 105 | 112 | 100 | 99 | 99 |
| Trade credit and advances | 1,070 | 1,113 | 1,150 | 1,199 | 1,199 | 1,199 | 1,197 | 1,195 | 1,157 | 1,112 | 1,061 | 1,036 |
| Other accounts receivable | 50 | 51 | 62 | 60 | 34 | 25 | 27 | 36 | 28 | 34 | 37 | 36 |
| Reserve assets | 11,474 | 12,022 | 12,453 | 12,598 | 12,461 | 13,023 | 13,345 | 13,869 | 13,640 | 14,180 | 15,416 | 16,349 |
| Currency and deposits | 2,959 | 3,242 | 3,286 | 3,426 | 3,501 | 3,407 | 3,663 | 3,975 | 3,307 | 3,361 | 4,061 | 4,416 |
| Securities | 8,298 | 8,547 | 8,914 | 8,917 | 8,689 | 9,316 | 9,380 | 9,601 | 10,059 | 10,534 | 11,065 | 11,630 |
| Other reserve assets | 216 | 233 | 254 | 254 | 270 | 301 | 303 | 292 | 274 | 284 | 289 | 304 |
| LIABILITIES | 33,593 | 34,072 | 34,159 | 34,091 | 33,789 | 34,413 | 34,157 | 34,311 | 34,708 | 35,431 | 36,330 | 36,839 |
| Direct investment | 15,198 | 15,526 | 15,565 | 15,417 | 15,236 | 15,579 | 15,492 | 15,494 | 15,936 | 16,355 | 16,642 | 16,569 |
| Equity and investment fund shares | 11,449 | 11,749 | 11,767 | 11,659 | 11,714 | 11,873 | 11,980 | 12,117 | 12,918 | 14,018 | 14,285 | 14,227 |
| Debt instruments | 3,749 | 3,777 | 3,797 | 3,758 | 3,522 | 3,706 | 3,512 | 3,377 | 3,018 | 2,338 | 2,357 | 2,342 |
| Portfolio investment | 242 | 239 | 226 | 206 | 220 | 199 | 197 | 180 | 177 | 451 | 407 | 364 |
| Equity and investment fund shares | 102 | 98 | 98 | 99 | 107 | 110 | 113 | 111 | 111 | 111 | 111 | 108 |
| Debt securities | 140 | 141 | 128 | 107 | 113 | 89 | 84 | 69 | 66 | 340 | 296 | 255 |
| Financial derivatives | 0 | 1 | 0 | 1 | 1 | 1 | 1 | 2 | 0 | 0 | 0 | 0 |
| Other investment | 18,152 | 18,306 | 18,367 | 18,467 | 18,332 | 18,634 | 18,467 | 18,635 | 18,595 | 18,625 | 19,281 | 19,906 |
| Other equity | 42 | 40 | 36 | 47 | 49 | 49 | 50 | 52 | 59 | 59 | 59 | 70 |
| Currency and deposits | 2,513 | 2,695 | 2,650 | 2,825 | 2,583 | 2,218 | 2,008 | 2,015 | 1,808 | 1,699 | 1,631 | 1,730 |
| Loans | 12,611 | 12,482 | 12,622 | 12,547 | 12,604 | 13,242 | 13,275 | 13,384 | 13,574 | 13,742 | 13,842 | 14,303 |
| Insurance, pension, and standardized guarantee schemes | 23 | 23 | 23 | 24 | 26 | 25 | 26 | 27 | 28 | 29 | 29 | 29 |
| Trade credit and advances | 2,465 | 2,493 | 2,523 | 2,550 | 2,585 | 2,614 | 2,647 | 2,684 | 2,652 | 2,625 | 2,644 | 2,682 |
| Other accounts payable - other | 108 | 188 | 120 | 84 | 95 | 100 | 84 | 100 | 95 | 93 | 92 | 87 |
| Special drawing rights (Net incurrence of liabilities) | 389 | 384 | 394 | 389 | 392 | 387 | 378 | 373 | 379 | 377 | 984 | 1,005 |

Note:

International investment position (IIP) for BH is compiled in accordance with the latest International Monetary Fund Methodology for compilation of Balance of payments (BOP) and International investment position statistics, sixth edition (BPM6). Compilation of the International investment position includes also the regular revision of previously published data for the three years backwards in accordance with most recent available source data. Shortened versions of the applied methodological approach for the compilation of BH IIP statistics are available on the CBBH website.

T20: BH Foreign Trade

- KM million -

| Year | Month | Exports of Goods | Imports of Goods | Exports and Imports Balance | Coverage of Imports by Exports in % |
|------|-------|------------------|------------------|-----------------------------|-------------------------------------|
| 1 | 2 | 3 | 4 | 5=(3-4) | 6=(3/4)*100 |
| 2012 | | 7,858 | 15,253 | -7,395 | 51.5 |
| 2013 | | 8,380 | 15,170 | -6,790 | 55.2 |
| 2014 | | 8,682 | 16,199 | -7,518 | 53.6 |
| 2015 | | 8,987 | 15,852 | -6,865 | 56.7 |
| 2016 | | 9,418 | 16,161 | -6,743 | 58.3 |
| 2017 | | 11,055 | 18,186 | -7,130 | 60.8 |
| 2018 | | 11,900 | 19,274 | -7,374 | 61.7 |
| 2019 | | 11,493 | 19,499 | -8,006 | 58.9 |
| 2020 | | 10,521 | 16,886 | -6,365 | 62.3 |
| 2021 | | 14,274 | 21,597 | -7,323 | 66.1 |
| 2021 | 01 | 885 | 1,167 | -282 | 75.8 |
| | 02 | 1,028 | 1,462 | -433 | 70.3 |
| | 03 | 1,156 | 1,775 | -619 | 65.1 |
| | 04 | 1,114 | 1,699 | -585 | 65.6 |
| | 05 | 1,055 | 1,686 | -631 | 62.6 |
| | 06 | 1,257 | 1,826 | -569 | 68.9 |
| | 07 | 1,177 | 1,921 | -744 | 61.3 |
| | 08 | 1,083 | 1,757 | -674 | 62 |
| | 09 | 1,334 | 2,019 | -685 | 66.1 |
| | 10 | 1,353 | 2,026 | -673 | 66.8 |
| | 11 | 1,454 | 2,105 | -651 | 69.1 |
| | 12 | 1,378 | 2,155 | -777 | 63.9 |
| 2022 | 01 | 1,322 | 1,712 | -389 | 77.3 |
| | 02 | 1,375 | 2,073 | -698 | 66.3 |
| | 03 | 1,595 | 2,515 | -920 | 63.4 |
| | 04 | 1,610 | 2,371 | -761 | 67.9 |

Notes:

The most recent data of Agency for Statistics of Bosnia and Herezgovina on exports and imports of goods in Special Trade System have been used, and coverage and value adjustments done for the BOP dissemination purposes are not included.

T21: Export of goods by Country of Destination

- KM thousand -

| Year | Month | Germany | Croatia | Italy | Serbia | Slovenia | Austria | Turkey | Montenegro | Other countries | Total |
|------|-------|-----------|-----------|-----------|-----------|-----------|-----------|---------|------------|-----------------|------------|
| 2012 | | 1,210,103 | 1,165,019 | 939,241 | 710,002 | 653,304 | 654,764 | 182,874 | 249,230 | 2,093,426 | 7,857,962 |
| 2013 | | 1,310,844 | 1,194,637 | 1,003,294 | 766,745 | 686,503 | 687,565 | 174,625 | 270,745 | 2,285,317 | 8,380,275 |
| 2014 | | 1,317,490 | 955,047 | 1,195,438 | 800,690 | 697,785 | 755,827 | 234,392 | 293,818 | 2,431,255 | 8,681,742 |
| 2015 | | 1,412,906 | 925,166 | 1,214,930 | 770,695 | 748,870 | 743,062 | 354,630 | 262,844 | 2,554,212 | 8,987,315 |
| 2016 | | 1,479,411 | 985,360 | 1,131,096 | 822,846 | 807,200 | 730,590 | 401,047 | 240,751 | 2,819,806 | 9,418,109 |
| 2017 | | 1,595,704 | 1,284,200 | 1,209,035 | 1,093,685 | 973,397 | 899,235 | 431,094 | 352,507 | 3,216,524 | 11,055,383 |
| 2018 | | 1,741,537 | 1,464,002 | 1,352,791 | 1,251,474 | 1,057,052 | 1,020,991 | 323,223 | 402,113 | 3,287,069 | 11,900,251 |
| 2019 | | 1,675,709 | 1,399,922 | 1,300,534 | 1,308,885 | 1,006,226 | 1,089,881 | 292,554 | 407,303 | 3,011,551 | 11,492,564 |
| 2020 | | 1,630,844 | 1,362,907 | 1,015,184 | 1,152,068 | 954,078 | 1,005,509 | 314,249 | 293,645 | 2,792,675 | 10,521,159 |
| 2021 | | 2,137,576 | 1,864,306 | 1,608,291 | 1,722,477 | 1,219,184 | 1,284,935 | 358,064 | 394,449 | 3,684,248 | 14,273,529 |
| 2021 | 01 | 140,917 | 121,190 | 85,774 | 88,353 | 80,900 | 82,549 | 25,916 | 22,593 | 236,551 | 884,744 |
| | 02 | 152,949 | 154,272 | 94,448 | 105,780 | 94,088 | 89,389 | 27,910 | 36,378 | 272,900 | 1,028,113 |
| | 03 | 165,770 | 167,940 | 114,340 | 121,688 | 106,254 | 106,299 | 42,903 | 42,175 | 288,217 | 1,155,586 |
| | 04 | 173,329 | 151,605 | 118,824 | 132,828 | 101,227 | 106,741 | 22,748 | 31,588 | 275,080 | 1,113,969 |
| | 05 | 156,116 | 149,688 | 117,632 | 108,287 | 99,057 | 103,419 | 19,023 | 27,660 | 274,080 | 1,054,963 |
| | 06 | 179,630 | 164,172 | 149,028 | 138,910 | 105,851 | 115,617 | 22,585 | 30,191 | 351,145 | 1,257,129 |
| | 07 | 178,431 | 155,257 | 153,938 | 134,807 | 103,758 | 103,739 | 22,612 | 31,966 | 292,467 | 1,176,977 |
| | 08 | 174,848 | 141,638 | 104,545 | 142,054 | 85,884 | 109,272 | 26,094 | 30,821 | 267,852 | 1,083,008 |
| | 09 | 200,287 | 159,917 | 157,651 | 156,017 | 104,978 | 121,471 | 30,195 | 31,779 | 371,999 | 1,334,295 |
| | 10 | 205,442 | 151,776 | 168,390 | 187,445 | 106,620 | 121,207 | 40,100 | 34,205 | 337,752 | 1,352,938 |
| | 11 | 227,414 | 174,715 | 183,476 | 195,138 | 116,168 | 129,598 | 36,838 | 35,220 | 355,566 | 1,454,134 |
| | 12 | 182,442 | 172,136 | 160,244 | 211,170 | 114,398 | 95,634 | 41,141 | 39,872 | 360,638 | 1,377,675 |
| 2022 | 01 | 202,948 | 204,111 | 156,137 | 185,346 | 95,755 | 109,061 | 24,633 | 51,629 | 292,570 | 1,322,190 |
| | 02 | 221,351 | 194,430 | 158,922 | 189,138 | 105,310 | 118,545 | 24,865 | 41,616 | 321,034 | 1,375,211 |
| | 03 | 237,873 | 224,334 | 178,014 | 215,198 | 128,618 | 146,106 | 31,897 | 50,483 | 382,787 | 1,595,310 |
| | 04 | 233,374 | 244,220 | 185,495 | 213,487 | 128,528 | 140,357 | 31,306 | 53,301 | 379,641 | 1,609,709 |

Notes:

Criteria for presenting country is the share of export of the country in total three-year BH export (2016,2017,2018).

Thus, all countries with share higher than 3.0% are separately presented, while the other countries are presented as sum in the column Other countries.

T22: Import of goods by Country of Origin

- KM thousand -

| Year | Month | Germany | Italy | Serbia | Croatia | China | Slovenia | Russian Federation | Turkey | Austria | Other Countries | Total |
|------|-------|-----------|-----------|-----------|-----------|-----------|----------|--------------------|-----------|---------|-----------------|------------|
| 2012 | | 1,725,796 | 1,429,362 | 1,431,534 | 2,202,545 | 816,377 | 803,360 | 1,493,885 | 449,381 | 504,094 | 4,396,607 | 15,252,942 |
| 2013 | | 1,734,842 | 1,482,256 | 1,485,608 | 1,956,353 | 914,082 | 754,344 | 1,505,995 | 493,202 | 521,188 | 4,321,922 | 15,169,792 |
| 2014 | | 1,869,564 | 1,653,565 | 1,629,521 | 1,851,693 | 1,359,548 | 763,235 | 1,292,467 | 582,203 | 532,109 | 4,665,372 | 16,199,278 |
| 2015 | | 1,914,123 | 1,758,287 | 1,728,431 | 1,673,068 | 1,091,670 | 773,503 | 910,072 | 644,698 | 560,859 | 4,797,152 | 15,851,863 |
| 2016 | | 1,998,877 | 1,899,582 | 1,828,142 | 1,617,713 | 1,091,966 | 831,403 | 729,427 | 687,349 | 556,399 | 4,920,158 | 16,161,014 |
| 2017 | | 2,103,758 | 2,062,127 | 2,029,997 | 1,828,432 | 1,186,073 | 912,704 | 907,315 | 766,728 | 618,743 | 5,769,765 | 18,185,642 |
| 2018 | | 2,297,072 | 2,170,785 | 2,070,768 | 1,915,158 | 1,339,232 | 917,011 | 892,371 | 874,490 | 672,990 | 6,124,091 | 19,273,968 |
| 2019 | | 2,337,802 | 2,333,081 | 2,150,219 | 2,020,597 | 1,449,423 | 906,606 | 451,193 | 964,624 | 721,547 | 6,163,492 | 19,498,584 |
| 2020 | | 2,074,858 | 1,949,017 | 1,895,718 | 1,523,371 | 1,355,872 | 840,875 | 359,084 | 896,725 | 682,570 | 5,308,196 | 16,886,285 |
| 2021 | | 2,566,643 | 2,600,538 | 2,427,344 | 1,922,537 | 1,702,427 | 984,015 | 629,494 | 1,269,716 | 823,775 | 6,670,410 | 21,596,900 |
| 2021 | 01 | 150,332 | 139,673 | 118,508 | 102,800 | 99,431 | 64,988 | 30,646 | 61,485 | 47,970 | 350,766 | 1,166,600 |
| | 02 | 189,155 | 175,037 | 162,352 | 119,059 | 112,694 | 70,575 | 32,087 | 80,535 | 62,130 | 457,979 | 1,461,602 |
| | 03 | 225,180 | 209,920 | 190,812 | 145,716 | 142,709 | 83,159 | 42,474 | 102,445 | 70,417 | 561,958 | 1,774,790 |
| | 04 | 209,043 | 211,936 | 201,781 | 149,537 | 115,053 | 85,675 | 34,570 | 100,033 | 73,160 | 517,794 | 1,698,582 |
| | 05 | 215,641 | 213,004 | 182,238 | 143,520 | 123,025 | 79,048 | 60,874 | 94,347 | 62,059 | 512,489 | 1,686,245 |
| | 06 | 216,281 | 227,663 | 206,961 | 161,543 | 125,836 | 85,860 | 87,286 | 109,622 | 71,480 | 533,340 | 1,825,872 |
| | 07 | 225,415 | 258,248 | 217,601 | 190,704 | 178,666 | 86,318 | 67,097 | 101,607 | 68,520 | 526,824 | 1,920,999 |
| | 08 | 207,720 | 172,275 | 220,158 | 177,976 | 147,861 | 70,094 | 62,929 | 121,037 | 58,263 | 518,794 | 1,757,107 |
| | 09 | 223,252 | 240,767 | 242,672 | 201,914 | 152,088 | 97,450 | 71,710 | 119,392 | 75,616 | 594,633 | 2,019,493 |
| | 10 | 240,091 | 254,969 | 228,883 | 182,866 | 157,355 | 86,327 | 30,493 | 120,546 | 74,281 | 650,020 | 2,025,831 |
| | 11 | 228,090 | 254,037 | 218,177 | 169,112 | 164,277 | 85,584 | 45,677 | 124,861 | 81,211 | 734,148 | 2,105,174 |
| | 12 | 236,443 | 243,009 | 237,201 | 177,789 | 183,433 | 88,938 | 63,652 | 133,805 | 78,668 | 711,666 | 2,154,605 |
| 2022 | 01 | 172,884 | 187,974 | 160,877 | 145,442 | 154,529 | 71,109 | 57,203 | 100,135 | 60,878 | 600,510 | 1,711,542 |
| | 02 | 231,853 | 224,556 | 228,699 | 179,212 | 166,255 | 85,423 | 62,580 | 128,277 | 79,394 | 686,785 | 2,073,034 |
| | 03 | 265,595 | 290,343 | 302,271 | 235,256 | 188,069 | 106,368 | 53,287 | 148,915 | 93,167 | 831,581 | 2,514,853 |
| | 04 | 249,888 | 283,105 | 260,548 | 214,954 | 164,586 | 97,317 | 48,897 | 165,625 | 91,913 | 794,088 | 2,370,921 |

Notes:

Criteria for presenting country is the share of import of the country in total three-year BH import (2016,2017,2018).

Thus, all countries with share higher than 3.0% are separately presented, while the other countries are presented as sum in the column Other countries

T23: Average Middle Exchange Rates of KM

| | | EMU | Croatia | Czech Republic | Hungary | Japan | Switzerland | Turkey | Great Britain | USA | China | Serbia |
|------|-------|----------|-----------|----------------|----------|----------|-------------|----------|---------------|----------|----------|----------|
| Year | Month | EUR | HRK | CZK | HUF | JPY | CHF | TRY | GBP | USD | CNY | RSD |
| | | 1 | 100 | 1 | 100 | 100 | 1 | 1 | 1 | 1 | 1 | 100 |
| 2012 | | 1.955830 | 26.003868 | 0.077784 | 0.676389 | 1.909803 | 1.622699 | 0.845478 | 2.412276 | 1.522668 | ... | 1.732491 |
| 2013 | | 1.955830 | 25.806786 | 0.075328 | 0.658705 | 1.512911 | 1.589326 | 0.775940 | 2.304432 | 1.473557 | 0.239647 | 1.729721 |
| 2014 | | 1.955830 | 25.619449 | 0.071033 | 0.633710 | 1.393940 | 1.610337 | 0.673375 | 2.426325 | 1.474019 | 0.239264 | 1.668863 |
| 2015 | | 1.955830 | 25.688577 | 0.071687 | 0.631327 | 1.456462 | 1.832914 | 0.650180 | 2.694477 | 1.762605 | 0.280568 | 1.619915 |
| 2016 | | 1.955830 | 25.960428 | 0.072346 | 0.627987 | 1.628845 | 1.794449 | 0.586378 | 2.396405 | 1.768011 | 0.266189 | 1.588875 |
| 2017 | | 1.955830 | 26.205454 | 0.074317 | 0.632480 | 1.546889 | 1.761597 | 0.476205 | 2.232882 | 1.735482 | 0.256628 | 1.611317 |
| 2018 | | 1.955830 | 26.365492 | 0.076267 | 0.613697 | 1.500585 | 1.693763 | 0.351884 | 2.210985 | 1.657498 | 0.250633 | 1.653621 |
| 2019 | | 1.955830 | 26.365089 | 0.076197 | 0.601572 | 1.603053 | 1.758109 | 0.307940 | 2.230125 | 1.747204 | 0.252963 | 1.659447 |
| 2020 | | 1.955830 | 25.946780 | 0.074002 | 0.557563 | 1.607387 | 1.827419 | 0.247515 | 2.201320 | 1.716607 | 0.248658 | 1.663431 |
| 2021 | | 1.955830 | 25.977234 | 0.076253 | 0.545671 | 1.506596 | 1.808910 | 0.191301 | 2.274685 | 1.653851 | 0.256382 | 1.663495 |
| 2021 | 01 | 1.955830 | 25.860293 | 0.074783 | 0.543679 | 1.547698 | 1.811942 | 0.216896 | 2.189223 | 1.605321 | 0.247836 | 1.663381 |
| | 02 | 1.955830 | 25.828452 | 0.075585 | 0.545964 | 1.534443 | 1.802131 | 0.227968 | 2.240480 | 1.617026 | 0.250376 | 1.663453 |
| | 03 | 1.955830 | 25.807145 | 0.074718 | 0.534903 | 1.511516 | 1.767484 | 0.215645 | 2.276209 | 1.642472 | 0.252371 | 1.663448 |
| | 04 | 1.955830 | 25.837868 | 0.075368 | 0.541921 | 1.500761 | 1.771536 | 0.200424 | 2.265246 | 1.638732 | 0.251045 | 1.663521 |
| | 05 | 1.955830 | 25.991241 | 0.076443 | 0.552314 | 1.476770 | 1.783366 | 0.192415 | 2.266545 | 1.611833 | 0.250499 | 1.663401 |
| | 06 | 1.955830 | 26.083169 | 0.076847 | 0.559142 | 1.474470 | 1.788098 | 0.188464 | 2.278064 | 1.623108 | 0.252756 | 1.663543 |
| | 07 | 1.955830 | 26.069053 | 0.076299 | 0.548068 | 1.499408 | 1.800314 | 0.192412 | 2.284118 | 1.654497 | 0.255549 | 1.663646 |
| | 08 | 1.955830 | 26.090051 | 0.076781 | 0.555186 | 1.512495 | 1.817375 | 0.195738 | 2.293624 | 1.661455 | 0.256506 | 1.663582 |
| | 09 | 1.955830 | 26.099791 | 0.077054 | 0.555832 | 1.507593 | 1.801041 | 0.194573 | 2.283824 | 1.659285 | 0.257009 | 1.663582 |
| | 10 | 1.955830 | 26.032323 | 0.076731 | 0.542308 | 1.491938 | 1.825402 | 0.183565 | 2.307456 | 1.685804 | 0.262408 | 1.663592 |
| | 11 | 1.955830 | 26.011782 | 0.077009 | 0.536519 | 1.503071 | 1.858347 | 0.162759 | 2.306693 | 1.713630 | 0.268153 | 1.663390 |
| | 12 | 1.955830 | 26.005238 | 0.077396 | 0.532589 | 1.520377 | 1.878689 | 0.127688 | 2.302557 | 1.730111 | 0.271599 | 1.663393 |
| 2022 | 01 | 1.955830 | 25.996011 | 0.079827 | 0.543995 | 1.504506 | 1.882231 | 0.127251 | 2.341072 | 1.728160 | 0.271877 | 1.663345 |
| | 02 | 1.955830 | 25.962189 | 0.080109 | 0.548653 | 1.495972 | 1.867587 | 0.126492 | 2.333614 | 1.723864 | 0.271704 | 1.663296 |
| | 03 | 1.955830 | 25.836210 | 0.078092 | 0.518531 | 1.501361 | 1.910814 | 0.121573 | 2.341104 | 1.776058 | 0.279958 | 1.662095 |
| | 04 | 1.955830 | 25.875006 | 0.080084 | 0.522686 | 1.433318 | 1.914754 | 0.122507 | 2.339109 | 1.802198 | 0.280796 | 1.661349 |

T24: Foreign Debt Servicing

- KM thousand -

| Creditor | Repayment Plan in 2022 | | | Performed in 2022 | | |
|--|------------------------|----------------|----------------|-------------------|---------------|---------------------------|
| | Principal | Interest | Total | Principal | Interest | Total at the end of April |
| Public Creditors | 672,687 | 107,493 | 780,180 | 180,230 | 37,298 | 217,528 |
| <i>International and Regional Organizations</i> | 524,822 | 85,804 | 610,626 | 141,824 | 28,318 | 170,142 |
| European Investment Bank | 100,992 | 23,346 | 124,338 | 34,633 | 8,126 | 42,759 |
| European Bank for Reconstruction and Development | 116,283 | 9,260 | 125,543 | 25,009 | 4,052 | 29,061 |
| World Bank - IDA | 178,560 | 15,275 | 193,835 | 52,652 | 6,488 | 59,140 |
| World Bank- IBRD1) | 59,132 | 18,375 | 77,507 | 12,686 | 3,626 | 16,312 |
| Council of Europe Development Bank1) | 6,883 | 1,399 | 8,282 | 345 | 423 | 768 |
| International Fund for Agriculture Development | 4,935 | 743 | 5,678 | 3,408 | 379 | 3,787 |
| IMF | 38,478 | 9,783 | 48,261 | 13,091 | 2,664 | 15,755 |
| European Union – European Commission | 19,558 | 7,624 | 27,183 | 0 | 2,560 | 2,560 |
| <i>Government and Government Agencies</i> | 147,865 | 21,688 | 169,554 | 38,405 | 8,980 | 47,386 |
| Paris Club1) | 30,113 | 3,777 | 33,890 | 0 | 631 | 631 |
| Saudi Development Fund | 6,202 | 2,029 | 8,231 | 3,233 | 1,057 | 4,289 |
| Other Bilateral | 111,551 | 15,883 | 127,433 | 35,173 | 7,293 | 42,465 |
| Private Creditors | 0 | 0 | 0 | 0 | 0 | 0 |
| London Club ¹⁾ | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 672,687 | 107,493 | 780,180 | 180,230 | 37,298 | 217,528 |

Source:

BH Ministry of Finance and Treasury

¹⁾ Debt incurred before 1992.

PUBLISHER

Central Bank of Bosnia and Herzegovina
25 Maršala Tita St, 71000 Sarajevo
Tel. + 387 33 278 100, 663 630
Fax +387 33 278 188
www.cbbh.ba
e-mail: contact@cbbh.ba

Publishing and copying for educational and noncommercial purposes is only allowed
with the consent of the publisher.